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K13

v. 22

TWENTY-SECOND ANNUAL REPORT

of the

Kansas Building and Loan Associations

At the Close of Business December 31, 1920



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Published by the
KANSAS BANK COMMISSIONER

PRINTED BY
KANSAS STATE PRINTING PLANT
TOPEKA 1921
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LETTER OF TRANSMITTAL.

OFFICE OF THE BANK COMMISSIONER,
TOPEKA, KAN., March 31, 1921.

Hon. Henry J. Allen, Governor, Topeka, Kan.:

DEAR SIR—In compliance with the provisions of section 27, chapter 78, Session Laws of 1899, I have the honor to transmit herewith the twenty-second annual report of the Banking Department, showing the condition of building and loan associations of Kansas at the close of business December 31, 1920, as compiled from the annual reports of the several associations, submitted to this department in accordance with the provisions of section 2233, General Statutes of 1915.

Respectfully submitted,

WALTER E. WILSON,

Bank Commissioner.

(3)

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v. 22 cont.

12 Jan. 22 v. 22

Kansas Building and Loan Associations.

REPORT.

On the date to which this report relates there were in operation in this state ninety associations—eighty-eight local associations and two general or national associations. There are no foreign associations reporting to this department.

The total resources of these associations, as reported on December 31, 1920, was \$39,059,879.20, as compared with \$33,110,230.49 at the close of 1919, being an increase of \$5,949,666.71.

During the year 1920 certificates of authority were issued to six new associations, as follows:

The Dodge City Savings and Loan Association, Dodge City, February 9.

The Salt City Building, Loan and Savings Association, Hutchinson, March 11.

The Arma Building and Loan Association, Arma, April 21.

The Golden Belt Savings and Loan Association, Ellis, April 26.

The Standard Building and Loan Association, Coffeyville, May 8.

The Home Building and Loan Association, Cherryvale, October 5.

During the same period The Home Building and Loan Association, Emporia, has been liquidated.

Since the first of the year and up to the date of this report five new associations have been issued certificates of authority. Four others have filed charters, but they have not yet been instituted.

TABLE SHOWING THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES ON COORDINATE DATES DURING THE LAST SIX YEARS.

LOCAL ASSOCIATIONS.							
	December 31, 1915.	December 31, 1916.	December 31, 1917.	December 31, 1918.	December 31, 1919.	December 31, 1920.	
RESOURCES:							
Loans on real-estate security.....	\$12,301,394.01	\$13,199,718.69	\$13,506,851.07	\$14,241,742.69	\$17,073,622.82	\$21,085,965.12	
Loans on real-estate security—rural credit.....		411,229.57	488,239.54	689,923.64	899,109.82	1,285,630.25	
Loans on stock.....	413,438.22	466,802.31	697,819.46	410,137.34	455,565.98	592,881.93	
First mortgages, bonds, etc.....	37,782.67	262,747.92	1,263,002.06	1,501,594.01	1,666,907.89	1,891,098.03	
Real estate owned.....	111,594.82	187,647.65	196,606.16	239,260.94	228,668.99	183,858.38	
All other resources.....	685,916.41	880,112.76	210,537.11	248,790.81	271,611.10	312,613.12	
Cash on hand.....			866,405.54	944,625.91	1,160,943.63	938,690.67	
LIABILITIES:							
Installment stock.....	\$13,550,126.13	\$15,408,258.90	\$17,189,460.94	\$18,276,075.34	\$21,756,430.23	\$26,290,737.50	
Prepaid stock.....	\$8,051,261.61	\$9,431,178.49	\$9,140,569.63	\$9,703,969.16	\$10,547,872.10	\$12,196,520.76	
Full-paid stock.....	335,231.61	332,544.37	362,492.64	387,245.88	539,413.38	719,030.76	
Deposit stock.....	3,589,363.07	4,260,814.28	4,644,207.82	4,749,437.76	6,020,971.13	7,677,020.90	
Rural credit stock.....	478,658.37	183,107.39	213,882.74	373,840.26	588,238.03	765,396.41	
Permanent stock.....	234,454.44	288,007.86	1,550,043.92	1,797,763.41	2,281,722.06	2,596,557.03	
Contingent fund.....	247,170.64	262,928.08	283,046.39	292,264.06	420,260.72	621,254.25	
All other liabilities.....			379,387.91	73,712.31	87,050.94	120,128.95	
Undivided profits.....	555,375.40	622,729.47	615,829.89	207,627.50	498,353.07	782,346.93	
Number of local associations reporting.....	63	69	70	72	84	88	
GENERAL ASSOCIATIONS.							
RESOURCES:							
Loans on real-estate security.....	\$6,115,746.37	\$6,786,324.35	\$7,485,078.43	\$8,465,653.67	\$9,807,663.72	\$11,373,974.21	
Loans on stock.....	203,289.65	189,837.46	184,697.20	173,156.65	189,032.27	272,235.88	
First mortgages, bonds, etc.....		25,000.00	299,140.04	482,496.85	779,312.82	533,220.72	
Real estate owned.....	277,066.91	346,068.73	260,350.74	299,311.05	189,047.34	123,225.29	
All other resources.....	383,989.09	424,494.99	288,189.89	221,900.21	287,446.75	298,213.55	
Cash on hand.....			293,250.03	238,797.65	101,297.36	168,290.05	
LIABILITIES:							
Installment stock.....	\$6,980,092.02	\$7,771,725.53	\$8,810,706.33	\$9,881,316.08	\$11,353,800.26	\$12,769,159.70	
Prepaid stock.....	\$6,441,446.92	\$7,091,780.90	\$7,505,813.60	\$8,240,218.74	\$9,162,025.50	\$10,882,770.37	
Full-paid stock.....	7,182.53	7,765.25	312,779.69	368,586.97	501,399.59	8,684.82	
Contingent fund.....	542,310.78	594,406.78	656,505.00	730,180.00	945,374.00	1,153,949.00	
All other liabilities.....			215,621.37	209,607.94	250,902.58	276,652.56	
Undivided profits.....	125,193.10	189,494.47	119,986.67	131,762.75	341,102.80	233,314.96	
Number of general associations reporting.....	2	2	2	2	2	2	
Number of members, all associations.....	56,689	61,027	66,442	65,065	75,859	83,351	
Number of shares in force, all associations.....	336,457	372,612	406,439	418,067	524,899	767,998	

All Local Building and Loan Associations.

OFFICIAL REPORT OF THE CONDITION of all local building and loan associations located in the state of Kansas, at the close of business December 31, 1920.

FINANCIAL STATEMENT.

RESOURCES.		LIABILITIES.	
Loans to members on real estate (nonnegotiable notes)	\$20,540,666 15	Installment stock	\$12,196,520 76
Loans to nonmembers on real estate (nonnegotiable) notes)	545,298 97	Prepaid stock	719,030 76
Rural credit loans	1,285,630 25	Deposit stock	765,396 41
Loans on stock	592,881 93	Full-paid stock	7,677,020 90
Real-estate first mortgages	787,389 32	Permanent stock	621,254 25
Shares in other associations	707,164 99	Rural-credit stock, installment,	2,135,355 03
Bonds	396,543 72	Rural-credit stock, full-paid	461,202 00
Real estate owned	183,858 38	Contingent (or reserve) fund	120,128 95
Due on real estate sold on contract	191,063 13	Due borrowers	196,009 55
Judgment	6,708 36	Accounts payable	8,931 77
Furniture and fixtures	32,774 26	Bills payable, borrowed money,	341,749 44
Delinquent insurance paid for borrowers	9,314 10	Loans assigned	175,484 64
Delinquent taxes paid for borrowers	23,677 25	Unpaid dividends	18,988 30
Tax-sale certificates	1,026 01	Other liabilities	41,183 23
Accounts receivable	4,221 58	Undivided profits	812,481 51
Other resources	43,828 43		
Cash on hand and in banks	938,690 67	Total	\$26,290,737 50
Total	\$26,290,737 50		
PROFIT.		LOSS.	
Undivided profits last report	\$810,542 82	Dividends credited to installment stock	\$421,782 09
Interest	974,287 33	Dividends credited to prepaid stock	20,144 04
Premiums	4,773 54	Dividends credited to deposit stock	36,719 88
Fines	1,891 40	Dividends credited on full-paid stock	11,747 93
Fees—entrance	15,296 04	Dividends credited on permanent stock	2,093 76
Fees—transfer	173 87	Dividends cred. to rural-credit installment stock	49,747 62
Rents received from real estate owned	5,946 70	Dividends paid in cash	264,693 27
Profits on real estate sold	1,026 20	Officers' salaries	69,505 15
Profits on withdrawals	5,590 67	Directors' fees	7,836 48
Attorney's fees refunded	733 25	Clerk hire and stenographer	19,478 38
Appraisers' fees refunded	405 50	Commissions paid to agents	12,892 82
From other sources	9,198 40	Attorney's fees paid	1,968 92
Total	\$1,829,865 72	Appraisers' fees paid	1,457 50
		Rent of office paid	7,062 16
		Taxes paid, personal	9,850 61
		Books, stationery, and supplies,	6,794 50
		Advertising	10,603 55
		General expense	18,351 67
		Real-estate repairs, taxes, etc.,	1,636 57
		Interest on bills payable	11,968 74
		All other expenses	17,211 77
		Transferred to contingent fund,	13,836 80
		Balance undivided profits	812,481 51
		Total	\$1,829,865 72

ALL BUILDING AND LOAN ASSOCIATIONS—concluded.

RECEIPTS AND DISBURSEMENTS.

RECEIPTS.		DISBURSEMENTS.	
Cash on hand <i>last report</i>	\$1,056,673 99	Loans made to members on real estate.....	\$3,809,381 12
Installment stock.....	2,365,876 89	Loans made to nonmembers on real estate.....	34,862 93
Prepaid stock.....	131,481 83	Rural credit loans.....	154,202 33
Deposit stock.....	465,651 03	Loans made on stock.....	336,409 23
Full-paid stock.....	2,132,046 30	Real-estate first mortgages.....	95,928 27
Permanent stock.....	53,735 78	Bonds and shares in other associations.....	240,491 77
Rural credit stock, installment, Rural credit stock, full-paid....	397,098 35	Installment stock withdrawn....	1,090,412 01
Loans on real estate (repaid)....	161,217 78	Prepaid stock withdrawn.....	37,976 72
Loans on stock (repaid).....	1,983,709 66	Deposit stock withdrawn.....	391,700 71
Real-estate first mortgages.....	255,542 05	Full-paid stock withdrawn.....	1,369,666 95
Bonds and shares in other associations.....	73,578 55	Rural-credit installment stock withdrawn.....	564,660 06
Interest.....	239,094 44	Stock matured and paid.....	786,108 45
Fines.....	947,284 95	Dividends paid.....	289,546 56
Fees.....	1,944 57	Bills payable (borrowed money repaid).....	310,870 56
Taxes and insurance refunded, Real-estate sales.....	19,819 18	Personal accounts payable.....	151,141 68
Real estate sold on contract....	23,095 26	Real estate purchased in lieu of foreclosure.....	34,465 06
Rents received from real estate owned.....	27,433 16	Taxes, repairs, improvements on property owned.....	2,413 68
Personal accounts receivable....	6,314 55	Taxes and insurance paid for borrowers.....	16,392 04
Profits on withdrawn and forfeited stock.....	36,658 78	Expenses paid, including personal taxes.....	158,964 87
Due borrowers.....	5,382 47	Due borrowers.....	286,181 07
From all other sources.....	227,232 31	All other disbursements.....	53,740 18
Bills payable.....	65,562 88	Balance cash on hand.....	837,728 39
	361,359 44		
Total.....	\$11,053,244 64	Total.....	\$11,053,244 64

All General or National Building and Loan Associations.

OFFICIAL REPORT OF THE CONDITION of all general or national building and loan associations located in the state of Kansas, at the close of business December 31, 1920.

FINANCIAL STATEMENT.

RESOURCES.		LIABILITIES.	
Loans to members on real estate, (nonnegotiable notes)...	\$11,373,974 21	Installment stock.....	\$10,882,770 37
Loans on stock.....	272,235 88	Prepaid stock.....	8,684 82
Real-estate first mortgages....	349,696 72	Full-paid stock.....	1,153,949 00
Shares in other associations....	3,750 00	Contingent (or reserve) fund..	276,652 56
Bonds.....	179,774 00	Due borrowers.....	7,800 00
Real estate owned.....	123,225 29	Accounts payable.....	11,063 02
Due on real estate sold on contract.....	210,800 51	Bills payable, borrowed money,	200,900 00
Judgments.....	24,502 49	Other liabilities.....	13,551 94
Furniture and fixtures.....	5,427 55	Undivided profits.....	213,787 99
Delinquent insurance paid for borrowers.....	3,721 06	Total.....	\$12,769,159 70
Delinquent taxes paid for borrowers.....	50,205 84		
Accounts receivable.....	2,625 03	LOSS.	
Other resources.....	931 07	Dividends credited to installment stock.....	\$380,919 67
Cash on hand and in banks....	168,290 05	Dividends credited to prepaid stock.....	376 55
Total.....	\$12,769,159 70	Dividends credited on full-paid stock.....	24,355 86
		Dividends credited on permanent stock.....	42,763 42
PROFIT.		Officers' salaries.....	16,250 00
Undivided profits last report...	\$154,761 97	Directors' fees.....	5,719 70
Interest.....	599,986 77	Clerk hire and stenographer...	17,739 42
Fines.....	5,315 93	Commissions paid to agents...	24,426 05
Fees—entrance.....	23,997 50	Attorney's fees paid.....	3,740 91
Fees—transfer.....	894 23	Appraisers' fees paid.....	3,355 09
Rents received from real estate owned.....	6,819 44	Rent of office paid.....	750 00
Profits on real estate sold.....	7,611 07	Taxes paid, personal.....	3,218 26
Profits on withdrawals.....	15,324 29	Books, stationery, and supplies,	1,663 75
Attorney's fees refunded.....	2,440 00	Advertising.....	173 79
Appraisers' fees refunded.....	6,199 75	General expense.....	41,146 60
From other sources.....	3,663 98	Real-estate repairs, taxes, etc..	2,400 04
Total.....	\$827,014 93	Interest on bills payable.....	9,987 70
		All other expenses.....	5,875 50
		Transferred to contingent fund,	28,364 63
		Balance undivided profits.....	213,787 99
		Total.....	\$827,014 93

GENERAL OR NATIONAL BUILDING AND LOAN ASSOCIATIONS—concluded.

RECEIPTS AND DISBURSEMENTS.

RECEIPTS.	DISBURSEMENTS.
Cash on hand <i>last report</i>	Loans made to members on real estate.....
Installment stock.....	Loans made to nonmembers on real estate.....
Full-paid stock.....	Loans made on stock.....
Loans on real estate (repaid)...	Real-estate first mortgages....
Loans on stock (repaid).....	Bonds and shares in other associations.....
Real-estate first mortgages....	Installment stock withdrawn..
Bonds and shares in other associations.....	Prepaid stock withdrawn.....
Interest.....	Full-paid stock withdrawn.....
Fines.....	Stock matured and paid.....
Fees.....	Dividends paid.....
Taxes and insurance refunded..	Bills payable.....
Real-estate sales.....	Personal accounts payable....
Real estate sold on contract....	Real estate purchased in lieu of foreclosure.....
Rents received from real estate owned.....	Taxes, repairs, improvements on property owned.....
Personal accounts receivable...	Taxes and insurance paid for borrowers.....
Profits on withdrawn and forfeited stock.....	Expenses paid, including personal taxes.....
Due borrowers.....	Due borrowers.....
From all other sources.....	All other disbursements.....
Bills payable.....	Balance cash on hand.....
Total.....	Total.....

All Local and General Building and Loan Associations.

OFFICIAL REPORT OF THE CONDITION of all local and general or national building and loan associations located in the state of Kansas, at the close of business December 31, 1920.

FINANCIAL STATEMENT.

RESOURCES.		LIABILITIES.	
Loans to members on real estate (nonnegotiable notes).....	\$31,914,640 36	Installment stock.....	\$23,079,291 13
Loans to nonmembers on real estate (nonnegotiable notes),	545,298 97	Prepaid stock.....	727,715 58
Rural credit loans.....	1,285,630 25	Deposit stock.....	765,396 41
Loans on stock.....	865,117 81	Full-paid stock.....	8,830,969 90
Real-estate first mortgages....	1,137,086 04	Permanent stock.....	621,254 25
Shares in other associations....	710,914 99	Rural-credit stock, installment,	2,135,355 03
Bonds.....	576,317 72	Rural-credit stock, full-paid....	461,202 00
Real estate owned.....	307,083 67	Contingent or reserve fund....	396,781 51
Due on real estate sold on contract.....	401,863 64	Due borrowers.....	203,809 55
Judgments.....	31,210 85	Accounts payable.....	19,994 79
Furniture and fixtures.....	38,201 81	Bills payable, borrowed money,	542,649 44
Delinquent insurance paid for borrowers.....	13,035 16	Unpaid dividends.....	18,988 30
Delinquent taxes paid for borrowers.....	73,883 09	Loans assigned.....	175,484 64
Tax-sale certificates.....	1,026 01	Other liabilities.....	54,735 17
Accounts receivable.....	6,846 61	Undivided profits.....	1,026,269 50
Other resources.....	44,759 50	Total.....	\$39,059,897 20
Cash on hand and in banks....	1,106,980 72		
Total.....	\$39,059,897 20		
PROFIT.		LOSS.	
Undivided profits last report...	\$965,304 79	Dividends credited to installment stock.....	\$802,701 76
Interest.....	1,574,274 10	Dividends credited to prepaid stock.....	20,520 59
Premiums.....	4,773 54	Dividends credited to deposit stock.....	36,719 88
Fines.....	7,207 33	Dividends credited on full-paid stock.....	36,103 79
Fees—entrance.....	39,293 54	Dividends credited on permanent stock.....	2,093 76
Fees—transfer.....	1,068 10	Dividends cred. to rural-credit installment stock.....	49,747 62
Rents received from real estate owned.....	12,766 14	Dividends paid in cash.....	307,456 69
Profits on real estate sold.....	8,637 27	Officers' salaries.....	85,755 15
Profits on withdrawals.....	20,914 96	Directors' fees.....	13,556 18
Attorney's fees refunded.....	3,173 25	Clerk hire and stenographer....	37,217 80
Appraisers' fees refunded.....	6,605 25	Commissions paid to agents....	37,313 87
From other sources.....	12,862 38	Attorney's fees paid.....	5,709 83
Total.....	\$2,656,880 65	Appraisers' fees paid.....	4,812 59
		Rent of office paid.....	7,812 16
		Taxes paid, personal.....	13,068 87
		Books, stationery, and supplies,	8,458 25
		Advertising.....	11,777 34
		General expense.....	59,498 27
		Real-estate repairs, taxes, etc.,	4,036 61
		Interest on bills payable.....	21,956 44
		All other expenses.....	22,087 27
		Transferred to contingent fund,	42,201 43
		Balance undivided profits.....	1,026,269 50
		Total.....	\$2,656,880 65

ALL LOCAL AND GENERAL BUILDING AND LOAN ASSOCIATIONS—concluded.

RECEIPTS AND DISBURSEMENTS.

RECEIPTS.		DISBURSEMENTS.	
Cash on hand <i>last report</i>	\$1,177,933 39	Loans made to members on real estate.....	\$5,274,394 22
Installment stock.....	3,696,460 81	Loans made to nonmembers on real estate.....	37,562 93
Prepaid stock.....	131,481 83	Rural credit loans.....	154,202 33
Deposit stock.....	465,651 03	Loans made on stock.....	482,733 90
Full-paid stock.....	2,355,971 30	Real-estate first mortgages....	109,428 27
Permanent stock.....	53,735 78	Bonds and shares in other associations.....	240,556 04
Rural credit stock, installment, Rural credit stock, full-paid,...	397,098 35	Installment stock withdrawn...	1,977,594 36
Loans on real estate (repaid)...	161,217 78	Prepaid stock withdrawn.....	39,676 72
Loans on stock (repaid).....	2,780,709 45	Deposit stock withdrawn.....	391,700 71
Real-estate first mortgages....	329,356 10	Full-paid stock withdrawn.....	1,514,491 95
Bonds and shares in other associations.....	112,802 75	Rural-credit installment stock withdrawn.....	564,660 06
Interest.....	300,674 46	Stock matured and paid.....	1,017,648 99
Fines.....	1,547,271 72	Dividends paid.....	332,309 98
Fees.....	7,260 50	Bills payable.....	847,866 10
Taxes and insurance refunded, Real-estate sales.....	40,342 17	Personal accounts payable.....	171,141 19
Real-estate sold on contract,...	35,122 26	Real estate purchased in lieu of foreclosure.....	36,594 69
Rents received from real estate owned.....	67,710 25	Taxes, repairs, improvements on property owned.....	7,682 82
Personal accounts receivable...	65,518 98	Taxes and insurance paid for borrowers.....	43,802 80
Profits on withdrawn and forfeited stock.....	13,133 99	Expenses paid, including personal taxes.....	276,260 89
Due borrowers.....	54,969 89	Due borrowers.....	353,081 07
From all other sources.....	249,082 31	All other disbursements.....	128,801 51
Bills payable.....	71,393 13	Balance cash on hand.....	1,006,018 44
	872,604 98		
Total.....	\$15,008,209 97	Total.....	\$15,008,209 97

STATEMENTS.

(13)

The Dickinson County Building and Loan Association, Abilene, Kan.

A local association organized under the laws of Kansas, September, 1905. Authorized capital, \$500,000; charter expires September, 1955. President, G. A. ROGERS; Secretary, J. E. KEEL.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$4,931 72	Installment shares.....	\$38,610 49
Loans to members on real estate (nonnegotiable notes).....	197,189 08	Prepaid shares.....	11,647 67
Loans on shares.....	1,500 21	Deposit shares.....	33,011 28
Real estate owned, office building.....	3,114 99	Full-paid shares.....	95,400 00
Due on real estate sold, contract.....	1,238 55	Permanent stock.....	10,000 00
Furniture and fixtures.....	490 32	Bills payable—borrowed money.....	13,000 00
Ins. and taxes paid for borrowers.....	516 68	Contingent fund.....	812 23
Sundry personal accounts.....	1,073 55	Undivided profits.....	3,933 13
All other assets.....	50 00	All other liabilities.....	3,690 30
Total.....	<u>\$210,105 10</u>	Total.....	<u>\$210,105 10</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$9,747 25	Loans made on real estate.....	\$71,447 84
Installment shares.....	13,010 89	Loans made on shares.....	1,110 00
Prepaid shares.....	2,582 65	Bonds, W. S. S.....	4 54
Deposit shares.....	17,010 91	Installment shares withdrawn.....	4,628 87
Full-paid shares.....	40,475 00	Prepaid shares withdrawn.....	235 80
Permanent shares.....	7,700 00	Deposit shares withdrawn.....	23,772 75
Loans on real estate paid off.....	55,801 77	Full-paid shares withdrawn.....	48,955 00
Loans on shares paid off.....	2,162 62	Shares matured and paid.....	6,500 00
Bonds, W. S. S.....	688 00	Div. paid on full-paid shares.....	5,912 02
Interest.....	18,730 75	Inst. paid on borrowed money.....	694 41
Fines and fees.....	553 00	Div. paid on permanent stock.....	7,345 00
Insurance and taxes repaid.....	532 37	Real estate contracts purchased.....	200 00
Real estate sold.....	102 07	Ins. and taxes paid for borrowers.....	460 14
Sundry personal accounts.....	1,818 89	Salaries.....	4,170 00
Borrowed money.....	11,000 00	Taxes paid, personal.....	243 42
From all other sources.....	2,936 44	Rep., ins., taxes, real estate owned.....	43 19
Total.....	<u>\$184,852 61</u>	Printing, supplies and advertising.....	159 60
		Office and other expense items.....	363 59
		Borrowed money repaid.....	3,000 00
		All other disbursements.....	674 72
		Cash on hand Dec. 31, 1920.....	4,931 72
		Total.....	<u>\$184,852 61</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....		\$181,568 81	\$71,447 84	\$55,827 57	\$197,189 08
On shares.....		2,562 83	1,110 00	2,172 62	1,500 21
Totals.....		<u>\$184,131 64</u>	<u>\$72,557 84</u>	<u>\$58,000 19</u>	<u>\$198,698 29</u>

EXHIBIT OF STOCK FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	4,409	1,492½	348	63	411	5,490½
Prepaid.....	117	38	3	2	5	150
Deposit.....	745	328	230		230	843
Full-paid.....	1,069¼	368½	420¼		420¼	1,017½
Permanent.....	23	77				100
Totals.....	6,363¼	2,304	1,001¼	65	1,066¼	7,601

Par value of shares.....	\$100 00	Dues per share per month.....	55c to \$1.40
Average real-estate loan.....	\$1,264 03	Rate of interest on loans.....	10%
Average stock loan.....	\$136.92	Rate of div. inst. shares, 1920.....	8%
Entrance fee, per share.....	\$0 50	Rate of div. paid full-paid shares, 1920.....	6%
Number of members.....	424	Rate of div. paid permanent stock, 1920.....	10%
Number of borrowers.....	170	Ratio of expense to gross profits.....	24.4%

The Anthony Building and Loan Association, Anthony, Kan.

A local association organized under the laws of Kansas, April 3, 1909.
Authorized capital, \$1,000,000; charter expires April 3, 1959. President,
H. L. IRWIN; Secretary, ALICE C. ROBINSON.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$9,384 90	Installment shares.....	\$115,925 19
Loans to members on real estate (nonnegotiable notes).....	110,200 00	Due borrowers.....	1,000 00
Loans on shares.....	2,511 00	Contingent fund.....	314 28
Real estate owned.....	310 61	Undivided profits.....	5,433 06
Furniture and fixtures.....	147 00		
Ins. and taxes paid for borrowers,	119 02	Total.....	\$122,672 53
Total.....	\$122,672 53		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$8,367 41	Loans made on real estate.....	\$40,450 00
Installment shares.....	60,271 00	Loans made on shares.....	3,231 00
Loans on real estate paid off.....	19,600 00	Installment shares withdrawn.....	43,186 45
Loans on shares paid off.....	1,695 00	Shares matured and paid.....	2,925 31
Interest.....	9,429 55	Ins. and taxes paid for borrowers,	75 96
Fines and fees.....	197 05	Salaries.....	1,065 00
Due borrowers.....	1,000 00	Taxes paid, personal.....	20 80
Total.....	\$100,560 01	Printing, supplies and advertising	73 00
		Office and other expense items.....	15 00
		All other disbursements.....	132 59
		Cash on hand Dec. 31, 1920.....	9,384 90
		Total.....	\$100,560 01

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$89,350 00	\$40,450 00	\$19,600 00	\$110,200 00
On shares.....	975 00	3,231 00	1,695 00	2,511 00
Totals.....	\$90,325 00	\$43,681 00	\$21,295 00	\$112,711 00

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	888	854	547	6		1,189

Par value of shares.....	\$500 00	Dues per share per month.....	\$1 00
Average real-estate loan.....	\$1,011 00	Rate of interest on loans.....	9.36%
Average stock loan.....	\$313 87	Rate of div. cr. inst. shares, 1920.....	8%
Number of members.....	317	Ratio of expense to gross profits.....	7.55%
Number of borrowers.....	110		

The Arcadia Building and Loan Association, Arcadia, Kan.

A local association organized under the laws of Kansas, April 1, 1915.
Authorized capital, \$500,000; charter expires March 31, 1965. President,
L. H. DUNTON; Secretary, J. W. POTEET.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$498 63	Installment shares.....	\$46,474 71
Loans to members on real estate (nonnegotiable notes).....	48,500 00	Contingent fund.....	107 96
Furniture and fixtures.....	81 65	Undivided profits.....	2,497 61
Total.....	<u>\$49,080 28</u>	Total.....	<u>\$49,080 28</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$2,416 39	Loans made on real estate.....	\$10,200 00
Installment shares.....	15,102 50	Interest paid on borrowed money.....	224 51
Loans on real estate paid off.....	300 00	Installment shares withdrawn.....	5,051 89
Interest.....	4,348 90	Prepaid shares withdrawn.....	1,600 00
Fines and fees.....	120 30	Salary, secretary.....	400 00
Profits on withdrawals.....	314 90	Office and other expense items.....	41 50
From all other sources.....	101 95	Borrowed money repaid.....	4,500 00
Total.....	<u>\$22,704 94</u>	All other disbursements.....	188 41
		Cash on hand Dec. 31, 1920.....	498 63
		Total.....	<u>\$22,704 94</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>		
On real estate.....		\$38,600 00	\$10,200 00	\$300 00	\$48,500 00		
EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....		1,082	281	115			1,248
Prepaid.....		8		8			
Totals.....		1,090	281	123			1,248

Par value of shares.....	\$200 00	Dues per share per week.....	25c
Average real-estate loan.....	\$674 86	Rate of interest on loans.....	9+
Entrance fee, per share.....	\$0 25	Rate of div. credited installment shares, 1920 (semiannually).....	3 to 5%
Number of members.....	219	Ratio of expense to gross profits.....	.0914%
Number of borrowers.....	72		
Number of building loans made....	72		

The Arkansas City Savings, Building and Loan Association, Arkansas City, Kan.

A local association organized under the laws of Kansas, April, 1905.
Authorized capital, \$2,000,000; charter expires December, 1954. President, A. H. DENTON; Secretary, R. B. NORTON.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$20,405 87	Installment shares.....	\$354,510 00
Loans to members on real estate (nonnegotiable notes).....	697,850 00	Full-paid shares.....	236,100 00
Loans on shares.....	4,560 00	Due borrowers.....	11,554 82
Bonds, Liberty.....	10,000 00	Contingent fund.....	5,000 00
Due on real estate sold, contract,	2,391 16	Undivided profits.....	128,042 21
Total.....	<u>\$735,207 03</u>	Total.....	<u>\$735,207 03</u>
RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$12,220 87	Loans made on real estate.....	\$240,200 00
Installment shares.....	117,549 00	Loans made on shares.....	7,370 00
Full-paid shares.....	112,575 00	Installment shares withdrawn.....	11,197 54
Loans on real estate paid off.....	126,600 00	Full-paid shares withdrawn.....	75,775 00
Loans on shares paid off.....	6,413 00	Shares matured and paid.....	67,200 00
Interest.....	61,840 48	Dividend paid on full-paid shares,	12,906 04
Fines and fees.....	1,027 90	Salaries.....	3,600 00
Real estate sold.....	127 79	Printing, supplies and advertising	128 09
Due borrowers.....	11,554 82	Office and other expense items....	212 36
From all other sources.....	25 00	Due borrowers.....	10,918 76
Total.....	<u>\$449,938 66</u>	All other disbursements.....	25 00
		Cash on hand Dec. 31, 1920.....	20,405 87
		Total.....	<u>\$449,938 66</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31</i>		
On real estate.....		\$584,250 00	\$240,200 00	\$126,600 00	\$697,850 00		
On shares.....		3,608 00	7,370 00	6,418 00	4,560 00		
Other securities.....		12,518 95	.....	127 79	12,391 16		
Totals.....		\$600,376 95	\$247,570 00	\$133,145 79	\$714,801 16		
EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....		8,374	3,200	567	336	.....	10,671
Full-paid.....		996½	562½	378½	.....	.....	1,180½
Totals.....		9,370½	3,762½	945½	336	.....	11,851½
Par value of shares.....	\$200 00	Dues per share (per month)..... 1 00					
Average real-estate loan.....	\$1,661 00	Rate of interest on loans..... 9 6%					
Average stock loan.....	\$253 00	Rate of div. paid full-paid shares, 1920.. 6%					
Entrance fee, per share.....	\$0 25	Ratio of expense to gross profits..... 5 9%					
Number of members.....	999						
Number of borrowers.....	438						

The Home Building and Loan Association, Arkansas City, Kan.

A local association organized under the laws of Kansas, March 6, 1917. Authorized capital, \$400,000; charter expires March 6, 1967. President, V. E. CREIGHTON; Secretary, CHAS. W. EARLY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,064 82	Installment shares.....	\$22,261 95
Loans to members on real estate (nonnegotiable notes).....	46,350 00	Full-paid shares.....	6,787 00
Loans on shares.....	1,129 35	Permanent stock.....	7,300 00
		Loans assigned, other associations,	10,000 00
		Contingent fund.....	48 97
Total.....	<u>\$48,544 17</u>	Undivided profits.....	1,710 25
		All other liabilities.....	436 00
		Total.....	<u>\$48,544 17</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$603 73	Loans made on real estate.....	\$32,700 00
Installment shares.....	12,195 90	Loans made on shares.....	1,129 35
Full-paid shares.....	7,687 00	Installment shares withdrawn.....	5,380 67
Permanent stock.....	7,300 00	Full-paid shares withdrawn.....	2,900 00
Loans on real estate paid off.....	5,700 00	Dividend paid on full-paid shares,	236 90
Loans on shares paid off.....	21 25	Dividend paid, permanent stock,	82 02
Interest.....	4,211 37	Salaries.....	360 00
Fines and fees.....	200 75	Office and other expense items.....	169 41
Borrowed money.....	12,330 00	Borrowed money repaid.....	5,800 00
Profits on withdrawals.....	216 89	All other disbursements.....	940 72
From all other sources.....	297 00	Cash on hand Dec. 31, 1920.....	1,064 82
Total.....	<u>\$50,763 89</u>	Total.....	<u>\$50,763 89</u>

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....		\$19,350 00	\$32,700 00	\$5,700 00	\$46,350 00
On shares.....		21 25	1,129 35	21 25	1,129 35
Totals.....		<u>\$19,371 25</u>	<u>\$33,829 35</u>	<u>\$5,721 25</u>	<u>\$47,479 35</u>

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....		802	773	311		20	1,244
Full-paid.....		10	68%	10			68%
Permanent.....		113					113
Totals.....		<u>925</u>	<u>841%</u>	<u>321</u>		<u>20</u>	<u>1,425%</u>

Par value of shares.....	\$100 and 200	Dues payable.....	Monthly
Average real-estate loan.....	\$1,448 44	Rate of interest on loans.....	10%
Average stock loan.....	\$376 45	Rate of div. cr. inst. shares, 1920.....	6 and 9%
Entrance fee, per share.....	\$0.25	Rate of div. paid full-paid shares, 1920.....	6%
Number of members.....	193	Rate of div. paid permanent stock, 1920.....	8%
Number of borrowers.....	35	Ratio of expense to gross profits.....	10½%
Number of building loans made.....	8		

The Arma Building and Loan Association, Arma, Kan.

A local association organized under the laws of Kansas. Authorized capital, \$1,000,000; charter expires March 1, 1970. President, JOHN W. RICHARDSON; Secretary, HENRY F. CARDOTT.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$408 52	Installment shares.....	\$391.30
Loans to members on real estate (nonnegotiable notes).....	5,300 00	Full-paid shares.....	3,000 00
Total.....	<u>\$5,708 52</u>	Permanent stock.....	2,035 00
		Undivided profits.....	239 71
		All other liabilities.....	42 51
		Total.....	<u>\$5,708 52</u>

RECEIPTS.		DISBURSEMENTS.	
Installment shares.....	\$391 30	Loans made on real estate.....	\$5,900 00
Full-paid shares.....	3,000 00	Office and other expense items....	505 88
Loans on real estate paid off....	600 00	Borrowed money repaid.....	2,400 00
Membership fees.....	63 40	Cash on hand Dec. 31, 1920.....	408 52
Interest.....	246 53	Total.....	<u>\$9,214 40</u>
Fines and fees.....	8 17		
Premiums.....	470 00		
Permanent stock.....	2,035 00		
Borrowed money.....	2,400 00		
Total.....	<u>\$9,214 40</u>		

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....		\$5,300 00		\$5,300 00

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....		67				67
Full-paid.....		30				30
Permanent.....		47				47
Totals.....		144				144

Par value of shares.....	\$100 00	Rate of interest on loans.....	9%
Average real-estate loan.....	\$883 33		
Entrance fee, per share.....	\$0 25		
Number of members.....	49		
Number of borrowers.....	6		
Number of building loans made....	7		

The Commerce Building and Loan Association, Atchison, Kan.

A local association organized under the laws of Kansas, April 1, 1919. Authorized capital, \$5,000,000; charter expires April 1, 1969. President, SHEFFIELD INGALLS; Secretary, F. P. WERTZ.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,878 03	Installment shares.....	\$12,661 48
Loans to members on real estate (nonnegotiable notes).....	99,475 00	Prepaid shares.....	6,288 09
Total.....	<u>\$101,353 03</u>	Full-paid shares.....	67,450 00
		Permanent stock.....	5,000 00
		Due borrowers.....	1,496 60
		Bills payable—borrowed money,	5,000 00
		Contingent fund.....	79 87
		Undivided profits.....	1,009 50
		All other liabilities.....	2,367 49
		Total.....	<u>\$101,353 03</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$477 60	Loans made on real estate.....	\$59,125 00
Installment shares.....	14,944 38	Installment shares withdrawn....	2,080 90
Prepaid shares.....	4,450 00	Full-paid shares withdrawn.....	11,100 00
Full-paid shares.....	39,600 00	Dividend paid on full-paid shares,	1,042 60
Loans on real estate paid off....	6,750 00	Div. paid on permanent stock....	300 00
Interest.....	6,107 94	Salaries.....	341 00
Fines and fees.....	15 69	Printing, supplies and advertising	401 60
Borrowed money.....	12,800 00	Due borrowers.....	1,306 41
Profits on withdrawals.....	8 43	Borrowed money repaid.....	7,800 00
From all other sources.....	221 50	Cash on hand Dec. 31, 1920.....	1,878 03
Total.....	<u>\$85,375 54</u>	Total.....	<u>\$85,375 54</u>

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$47,100 00	\$59,125 00	\$6,750 00	\$99,475 00

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	547½	546½	9	28		1,057
Prepaid.....	20	66				86
Full-paid.....	219½	556	136			639½
Permanent.....	50					50
Totals.....	837	1,168½	145	28		1,832½

Par value of shares.....	\$100 00	Rate of interest on loans.....	9%
Average real-estate loan.....	\$1,786 00	Rate of div. cr. inst. shares, 1920.....	9%
Number of members.....	128	Rate of div. paid full-paid shares, 1920.....	6%
Number of borrowers.....	77	Rate of div. paid permanent stock, 1920.....	6%
		Ratio of expense to gross profits.....	15%

The Home Building and Loan Association, Atchison, Kan.

A local association organized under the laws of Kansas, March 28, 1896.
Authorized capital, \$500,000; charter expires March 28, 1995. President,
C. A. LOCKWOOD; Secretary, O. C. MILLER.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$146 04	Installment shares.....	\$78,652 82
Loans to members on real estate (nonnegotiable notes).....	186,850 00	Full-paid shares.....	93,500 00
Loans on shares.....	275 00	Bills payable—borrowed money,	13,200 00
Bonds, Liberty.....	2,000 00	Contingent fund.....	1,569 73
Furniture and fixtures.....	375 80	Undivided profits.....	2,724 29
Total.....	<u>\$189,646 84</u>	Total.....	<u>\$189,646 84</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$3,912 39	Loans made on real estate.....	\$54,100 00
Installment shares.....	32,399 70	Loans made on shares.....	925 00
Full-paid shares.....	23,100 00	Interest on bills payable.....	997 50
Loans on real estate paid off.....	38,850 00	Installment shares withdrawn.....	1,100 00
Loans on shares paid off.....	870 00	Full-paid shares withdrawn.....	5,700 00
Interest.....	17,506 38	Shares matured and paid.....	38,924 60
Fines and fees.....	5 00	Dividend paid on full-paid shares,	4,957 44
Total.....	<u>\$116,643 47</u>	Salaries.....	1,324 89
		Taxes paid, personal.....	149 11
		Printing, supplies and advertising	151 73
		Office and other expense items...	1,000 50
		Borrowed money repaid.....	6,800 00
		All other disbursements.....	366 66
		Cash on hand Dec. 31, 1920.....	146 04
		Total.....	<u>\$116,643 47</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....		\$171,600 00	\$54,100 00	\$38,850 00	\$186,850 00
On shares.....		220 00	925 00	870 00	275 00
Totals.....		<u>\$171,820 00</u>	<u>\$55,025 00</u>	<u>\$39,720 00</u>	<u>\$187,125 00</u>

EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....		2,055	547	404			2,198
Full-paid.....		761	231	57			935
Totals.....		<u>2,816</u>	<u>778</u>	<u>461</u>			<u>3,133</u>

Par value of shares.....	\$100 00	Dues per share (per week).....	25c
Average real-estate loan.....	\$1,373 90	Rate of interest on loans.....	9.36%
Average stock loan.....	\$137 50	Rate of div. cr. inst. shares, 1920.....	10%
Entrance fee, per share.....	\$0 50	Rate of div. paid full-paid shares, 1920.....	6%
Number of members.....	199	Ratio of expense to gross profits.....	16.4%
Number of borrowers.....	121		

The Augusta Building and Loan Association, Augusta, Kan.

A local association organized under the laws of Kansas, June 24, 1918.
Authorized capital, \$1,000,000; charter expires June 24, 1968. President,
A. W. SKAER; Secretary, J. J. RICHERT.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$6,472 99	Installment shares.....	\$8,423 90
Loans to members on real estate (nonnegotiable notes).....	100,584 33	Full-paid shares.....	93,925 00
Loans on shares.....	565 00	Permanent stock.....	5,000 00
Furniture and fixtures.....	720 00	Due borrowers.....	1,355 00
Ins. and taxes paid for borrowers,	741 09	Contingent fund.....	122 00
Sundry personal accounts.....	15 00	Undivided profits.....	251 29
		Suspense account.....	16 22
Total.....	<u>\$109,098 41</u>	Total.....	<u>\$109,098 41</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$6,483 18	Loans made on real estate.....	\$51,162 23
Installment shares.....	6,993 36	Loans made on shares.....	2,565 00
Full-paid shares.....	52,340 00	Shares in other associations.....	35 00
Loans on real estate paid off.....	13,675 22	Installment shares withdrawn.....	2,507 07
Loans on shares paid off.....	2,000 00	Full-paid shares withdrawn.....	20,000 00
Shares in other associations.....	35 00	Dividend paid on full-paid shares,	5,027 09
Suspense account.....	16 17	Div. paid on permanent stock.....	300 00
Interest.....	7,980 43	Ins. and taxes paid for borrowers,	1,166 89
Fines and fees.....	199 65	Salaries.....	600 00
Insurance and taxes repaid.....	425 80	Taxes paid, personal.....	92 95
Sundry personal accounts.....	15 00	Printing, supplies and advertising	171 45
Due borrowers.....	2,020 00	Office and other expense items.....	1,770 30
From all other sources.....	385 43	Due borrowers.....	665 00
Total.....	<u>\$92,569 24</u>	All other disbursements.....	33 27
		Cash on hand Dec. 31, 1920.....	6,472 99
		Total.....	<u>\$92,569 24</u>

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$63,097 32	\$51,162 23	\$13,675 22	\$100,584 33
On shares.....		2,565 00	2,000 00	565 00
Totals.....	<u>\$63,097 32</u>	<u>\$53,727 23</u>	<u>\$15,675 22</u>	<u>\$101,149 33</u>

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	969	1,048	337			1,680
Full-paid.....	615 $\frac{1}{2}$	523 $\frac{1}{2}$	200			939 $\frac{1}{4}$
Permanent.....	50					50
Totals.....	<u>1,634$\frac{1}{2}$</u>	<u>1,571$\frac{1}{2}$</u>	<u>537</u>			<u>2,669$\frac{1}{4}$</u>

Par value of shares.....	\$100 00	Dues per share (per month).....	\$1 00
Average real-estate loan.....	\$2,285 00	Rate of interest on loans.....	9%
Average stock loan.....	\$188 00	Rate of div. cr. inst. shares, 1920.....	6%
Entrance fee, per share.....	\$0 50	Rate of div. paid full-paid shares, 1920.....	6%
Number of members.....	127	Rate of div. paid permanent stock, 1920.....	6%
Number of borrowers.....	47	Ratio of expense to gross profits.....	25%
Number of building loans made....	3		

The Baxter Building, Savings and Loan Association, Baxter Springs, Kan.

A local association organized under the laws of Kansas, August 1, 1916. Authorized capital, \$200,000; charter expires August 1, 1966. President, E. L. WRIGHT; Secretary, O. M. SPRATT.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,743 71	Installment shares.....	\$20,161 71
Loans to members on real estate (nonnegotiable notes).....	27,350 00	Full-paid shares.....	7,000 00
Loans on shares.....	1,750 00	Contingent fund.....	100 00
Total.....	<u>\$30,843 71</u>	Undivided profits.....	3,582 00
		Total.....	<u>\$30,843 71</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$498 28	Loans made on real estate.....	\$10,050 00
Installment shares.....	6,509 40	Loans made on shares.....	1,425 00
Loans on real estate paid off.....	8,300 00	Installment shares withdrawn.....	2,669 55
Loans on shares paid off.....	125 00	Full-paid shares withdrawn.....	1,000 00
Interest.....	2,413 80	Dividend paid on full-paid shares,	644 82
Fines and fees.....	3 50	Salaries.....	240 00
Total.....	<u>\$17,849 98</u>	Office and other expense items....	76 90
		Cash on hand Dec. 31, 1920.....	1,743 71
		Total.....	<u>\$17,849 98</u>

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$25,600 00	\$10,050 00	\$8,300 00	\$27,350 00	
On shares.....	450 00	1,425 00	125 00	1,750 00	
Totals.....	<u>\$26,050 00</u>	<u>\$11,475 00</u>	<u>\$8,425 00</u>	<u>\$29,100 00</u>	

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	850	76	40				886
Full-paid.....	80		10				70
Totals.....	<u>930</u>	<u>76</u>	<u>50</u>				<u>956</u>

Par value of shares.....	\$100 00	Dues per share (per month).....	65c
Average real-estate loan.....	\$970 00	Rate of interest on loans.....	9.6%
Average stock loan.....	\$437 50	Rate of div. cr. inst. shares, 1920.....	10%
Entrance fee, per capita.....	\$0 50	Rate of div. paid full-paid shares, 1920.....	6%
Number of members.....	90	Ratio of expense to gross profits.....	21%
Number of borrowers.....	30		

The Solomon Valley Building and Loan Association, Beloit, Kan.

A local association organized under the laws of Kansas, February 8, 1916. Authorized capital, \$2,000,000; charter expires February 8, 1966. President, C. O. JOHNSON; Secretary, GEO. H. BARDICK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$2,014 53	Installment shares.....	\$49,139 31
Loans to members on real estate (nonnegotiable notes).....	94,525 00	Prepaid shares.....	201 66
Loans on shares.....	1,750 00	Deposit shares.....	234 07
Real estate first mortgages.....	500 00	Full-paid shares.....	35,550 00
Bonds.....	600 00	Permanent stock.....	5,400 00
Ins. and taxes paid for borrowers,	307 05	Rural credit full-paid shares.....	525 00
		Due borrowers.....	9 85
Total.....	\$99,696 58	Bills payable—borrowed money,	4,800 00
		Loans assigned to other asso's....	2,500 00
		Contingent fund.....	239 00
		Undivided profits.....	1,097 69
		Total.....	\$99,696 58

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$2,011 17	Loans made on real estate.....	\$35,525 00
Installment shares.....	57,851 67	Loans made on shares.....	1,600 00
Prepaid shares.....	201 66	Bonds.....	600 00
Deposit shares.....	59 30	Installment shares withdrawn....	14,600 61
Full-paid shares.....	33,512 50	Deposit shares withdrawn.....	8,715 45
Rural credit full-paid shares.....	1,525 00	Full-paid shares withdrawn.....	25,362 50
Loans on real estate paid off.....	30,750 00	Rural credit full-paid shares with- drawn.....	1,000 00
Interest.....	8,322 15	Shares matured and paid.....	30,750 00
Sundry personal accounts.....	41 11	Dividend paid on full-paid shares,	1,778 27
Due borrowers.....	9 85	Dividend paid on full-paid rural credit shares.....	54 79
Borrowed money.....	14,075 00	Div. paid on permanent stock....	432 00
From all other sources.....	2,514 87	Ins. and taxes paid for borrowers,	300 96
Total.....	\$150,874 28	Salaries.....	1,600 00
		Taxes paid, personal.....	251 93
		Printing, supplies and advertising	236 90
		Office and other expense items....	930 19
		Due borrowers.....	327 37
		Borrowed money repaid.....	21,475 00
		All other disbursements.....	3,258 78
		Cash on hand Dec. 31, 1920.....	2,014 53
		Total.....	\$150,874 28

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$89,750 00	\$89,750 00	\$35,525 00	\$30,750 00	\$94,525 00
On shares.....	150 00	150 00	1,600 00		1,750 00
Other securities.....	500 00	500 00	600 00		1,100 00
Totals.....	\$90,400 00	\$90,400 00	\$37,725 00	\$30,750 00	\$97,375 00

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	2,000½	1,050	707	307½			2,036
Prepaid.....		3					3
Deposit.....	110		100				10
Full-paid.....	274	335½	253½				355½
Permanent.....	54						54
Rural credit, full-paid.....		15¼	10				5¼
Totals.....	2,438½	1,403½	1,070½	307½			2,463¾

Par value of shares.....	\$100 00	Dues per share (per month).....	60c
Average real-estate loan.....	\$1,086 50	Rate of interest on loans.....	8½%
Average stock loan.....	\$437 50	Rate of div. cr. inst. shares, 1920.....	6%
Entrance fee, per share.....	\$0 50	Rate of div. cr. inst. shares, rul. cr., 1920.....	5%
Number of members.....	242	Rate of div. paid full-paid shares, 1920.....	6%
Number of borrowers.....	87	Rate of div. paid full-paid shares, rural credit, 1920.....	5%
Number of building loans made....	27	Rate of div. paid permanent stock, 1920.....	8%
		Ratio of exp nse to gross profits.....	33%

The Caldwell Home Building and Loan Association, Caldwell, Kan.

A local association organized under the laws of Kansas, April, 1912.
Authorized capital, \$750,000; charter expires June 27, 1962. President,
E. D. LUDEN; Secretary, W. S. GRISWOLD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$98 36	Installment shares.....	\$138,306 44
Loans on shares.....	5,155 00	Full-paid shares.....	16,050 00
Real estate first mortgages.....	149,490 00	Contingent fund.....	381 41
		All other liabilities.....	5 51
Total.....	<u>\$154,743 36</u>	Total.....	<u>\$154,743 36</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$400 39	Loans made on real estate.....	\$41,750 00
Installment shares.....	35,066 45	Loans made on shares.....	3,950 00
Full-paid shares.....	13,100 00	Installment shares withdrawn....	1,835 25
Loans on real estate paid off.....	12,450 00	Full-paid shares withdrawn.....	17,850 00
Loans on shares paid off.....	1,710 00	Dividend paid on full-paid shares,	1,475 60
Interest.....	13,259 80	Salaries.....	500 00
Fines and fees.....	140 00	Borrowed money repaid.....	29,700 00
Borrowed money.....	21,700 00	All other disbursements.....	702 43
From all other sources.....	35 00	Cash on hand Dec. 31, 1920.....	98 36
Total.....	<u>\$97,861 64</u>	Total.....	<u>\$97,861 64</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....		\$120,190 00	\$41,750 00	\$12,450 00	\$149,490 00
On shares.....		3,015 00	3,950 00	1,810 00	5,155 00
Totals.....		<u>\$123,205 00</u>	<u>\$45,700 00</u>	<u>\$14,260 00</u>	<u>\$154,645 00</u>

EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....		3,565	3,067	482			6,150
Full-paid.....		208	131	178½			160½
Totals.....		<u>3,773</u>	<u>3,198</u>	<u>660½</u>			<u>6,310½</u>

Par value of shares.....	\$100 00	Dues per share (per month).....	50c
Average real-estate loan.....	\$977 06	Rate of interest on loans.....	9%
Average stock loan.....	\$375 00	Rate of div. cr. inst. shares, 1920.....	9½%
Number of members.....	305	Rate of div. paid full-paid shares, 1920..	6%
Number of borrowers.....	154	Ratio of expense to gross profits.....	9%
Number of building loans made....	154		

The Chanute Building and Loan Association, Chanuate, Kan.

A local association organized under the laws of Kansas, March 31, 1886. Authorized capital, \$500,000; charter expires March 31, 1936. President, L. ROSENTHAL; Secretary, A. N. ALLEN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$10,757 23	Installment shares.....	\$160,810 84
Loans to members on real estate (nonnegotiable notes).....	203,880 00	Full-paid shares.....	68,450 00
Loans on shares.....	7,490 80	Permanent stock.....	7,500 00
Real estate first mortgages.....	8,050 00	Contingent fund.....	600 00
Bonds, second Liberty loan.....	2,000 00	Undivided profits.....	1,728 56
Due on real estate sold, contract, All other assets.....	6,603 00 308 37		
Total.....	<u>\$239,089 40</u>	Total.....	<u>\$239,089 40</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$7,655 32	Loans made on real estate.....	\$121,965 38
Installment shares.....	50,715 50	Loans made on shares.....	4,305 00
Permanent stock.....	4,800 00	Real estate first mortgages.....	3,500 00
Full-paid shares.....	66,550 00	Installment shares withdrawn.....	10,262 88
Loans on real estate paid off.....	21,995 00	Full-paid shares withdrawn.....	2,600 00
Loans on shares paid off.....	975 00	Shares matured and paid.....	4,900 00
Real estate first mortgages.....	4,150 00	Dividend paid on full-paid shares, Stock div. paid on perm. stock.....	1,715 63 2,500 00
Interest.....	13,749 40	Div. paid on permanent stock.....	309 03
Fines and fees.....	605 15	Real estate contracts purchased, Salaries.....	6,708 00 540 00
Borrowed money.....	38,000 00	Taxes paid, personal.....	144 00
Profits on withdrawals.....	177 17	Printing, supplies and advertising.....	289 96
From all other sources.....	105 00	Office and other expense items.....	144 73
Total.....	<u>\$209,477 54</u>	Borrowed money repaid.....	38,000 00
		All other disbursements.....	835 70
		Cash on hand Dec. 31, 1920.....	10,757 23
		Total.....	<u>\$209,477 54</u>

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$103,909 62	\$121,965 38	\$21,995 00	\$203,880 00
On shares.....	4,160 80	4,305 00	975 00	7,490 80
Other securities.....	10,700 00	10,208 00	4,255 00	16,653 00
Totals.....	<u>\$118,770 42</u>	<u>\$136,478 38</u>	<u>\$27,225 00</u>	<u>\$228,023 80</u>

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	2,549	2,012	290	49	.....	4,222
Full-paid.....	45	665½	26	.....	.....	684½
Permanent.....	27	48	.....	.....	.....	75
Totals.....	<u>2,621</u>	<u>2,725½</u>	<u>316</u>	<u>49</u>	<u>.....</u>	<u>4,981½</u>

Par value of shares.....	\$100 00	Dues per share varies as to time of maturity.....	
Average real-estate loan.....	\$2,185 33	Rate of interest on loans.....	8%
Average stock loan.....	\$394 25	Rate of div. cr. inst. shares, 1920.....	6%
Entrance fee, per share.....	\$0 25	Rate of div. paid full-paid shares, 1920.....	6%
Number of members.....	321	Rate of div. paid permanent stock, 1920.....	6%
Number of borrowers.....	97	Ratio of expense to gross profits.....	7.65%
Number of building loans made.....	4		

The Chapman Mutual Building and Loan Association, Chapman, Kan.

A local association organized under the laws of Kansas, January 2, 1913. Authorized capital, \$80,000; charter expires January 2, 1963. President, JOHN CARROLL; Secretary, C. H. LOUDON.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$593 23	Installment shares.....	\$11,335 09
Loans to members on real estate (nonnegotiable notes).....	13,000 00	Bills payable—borrowed money,	1,700 00
Total.....	<u>\$13,593 23</u>	Contingent fund.....	84 48
		Undivided profits.....	473 66
		Total.....	<u>\$13,593 23</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$1,020 85	Loans made on real estate.....	\$5,000 00
Installment shares.....	3,114 80	Installment shares withdrawn...	1,622 32
Loans on real estate paid off....	1,800 00	Shares matured and paid.....	1,328 47
Interest.....	1,093 10	Salaries.....	120 00
Fines and fees.....	4 00	Printing, supplies and advertising,	68 73
Borrowed money.....	1,700 00	Cash on hand Dec. 31, 1920.....	593 23
Total.....	<u>\$8,732 75</u>	Total.....	<u>\$8,732 75</u>

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....		\$9,800 00	\$5,000 00	\$1,800 00	\$13,000 00

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....		383	85	18	13		437

Par value of shares.....	\$100 00	Dues per share (per month).....	65c
Average real-estate loan.....	\$996 30	Rate of interest on loans.....	10%
Entrance fee.....	\$1 00	Rate of div. cr. inst. shares, 1920.....	8%
Number of members.....	45	Ratio of expense to gross profits.....	.09+
Number of borrowers.....	12		
Number of building loans made....	2		

The Cherokee Building and Loan Association, Cherokee, Kan.

A local association organized under the laws of Kansas, February 17, 1900. Authorized capital, \$400,000; charter expires February 17, 1950. President, C. A. HOWE; Secretary, F. N. CHADSEY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$2,114 53	Installment shares.....	\$40,787 57
Loans to members on real estate (nonnegotiable notes).....	41,800 00	Full-paid shares.....	3,000 00
Loans to nonmembers on real estate (nonnegotiable notes)....	300 00	Contingent fund.....	155 00
Furniture and fixtures.....	100 00	Undivided profits.....	371 96
Total.....	<u>\$44,314 53</u>	Total.....	<u>\$44,314 53</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$2,333 37	Loans made on real estate.....	\$10,050 00
Installment shares.....	7,284 00	Installment shares withdrawn....	3,414 82
Full-paid shares.....	3,000 00	Full-paid shares withdrawn.....	5,000 00
Loans on real estate paid off....	6,300 00	Shares matured and paid.....	1,400 00
Interest.....	3,483 35	Dividend paid on full-paid shares,	113 00
Fines and fees.....	53 20	Salaries.....	480 00
Real estate sold.....	305 00	Taxes paid, personal.....	17 80
Borrowed money.....	2,000 00	Printing, supplies and advertising	15 00
Profits on withdrawals.....	106 98	Office and other expense items...	225 75
Total.....	<u>\$24,865 90</u>	Borrowed money repaid.....	2,000 00
		Interest.....	35 00
		Cash on hand Dec. 31, 1920.....	2,114 53
		Total.....	<u>\$24,865 90</u>

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....		\$38,350 00	\$10,050 00	\$6,300 00	\$42,100 00

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....		548	142	60	.....	.....	630
Full-paid.....		50	30	50	.....	.....	30
Totals.....		598	172	110	.....	.....	660

Par value of shares.....	\$200 00	Dues per share (per month).....	\$1 00
Average real-estate loan.....	\$569 00	Rate of interest on loans.....	8%
Entrance fee, per share.....	\$0 25	Rate of div. cr. inst. shares, 1920.....	11%
Number of members.....	123	Rate of div. paid full-paid shares, 1920.....	6%
Number of borrowers.....	74	Ratio of expense to gross profits.....	17½%

The Home Building and Loan Association, Cherryvale, Kan.

A local association organized under the laws of Kansas, October 6, 1920. Authorized capital, \$1,000,000; charter expires October 6, 1970. President, M. S. COOLBAUGH; Secretary, W. S. PHILLIPS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,097 99	Installment shares.....	\$113 10
Loans to members on real estate (nonnegotiable notes).....	2,550 00	Permanent stock.....	3,500 00
Total.....	<u>\$3,647 99</u>	Undivided Profits.....	34 89
		Total.....	<u>\$3,647 99</u>

RECEIPTS.		DISBURSEMENTS.	
Installment shares.....	\$113 10	Loans made on real estate.....	\$2,550 00
Prepaid shares, permanent stock,	3,500 00	Cash on hand Dec. 31, 1920.....	1,097 99
Interest.....	34 89	Total.....	<u>\$3,647 99</u>
Total.....	<u>\$3,647 99</u>		

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>		
On real estate.....			\$2,550 00		\$2,550 00		
EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....			51	6			45
Permanent.....			35				35
Totals.....			86	6			80
Par value of shares.....		\$100 00	Rate of interest on loans.....*				9%
Average real-estate loan.....		\$637 50					
Number of members.....		30					
Number of borrowers.....		4					

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The Coffeyville Savings and Loan Association, Coffeyville, Kan.

A local association organized under the laws of Kansas, November 27, 1918. Authorized capital, \$1,000,000; charter expires November 27, 1968. President, W. F. RAPP; Secretary, CHAS. T. CARPENTER.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$6,030 76	Installment shares.....	\$32,995 92
Loans to nonmembers on real estate (nonnegotiable notes)...	130,950 00	Prepaid shares.....	6,156 85
Loans on shares.....	395 00	Deposit shares.....	4,145 95
Total.....	<u>\$137,375 76</u>	Full-paid shares.....	47,550 00
		Permanent stock.....	5,000 00
		Due borrowers.....	3,750 00
		Bills payable—borrowed money,	5,000 00
		Loans assigned, other associations,	31,250 00
		Contingent fund.....	179 88
		Undivided profits.....	1,347 16
		Total.....	<u>\$137,375 76</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$6,941 99	Loans made on real estate.....	\$93,750 00
Installment shares.....	30,982 21	Loans made on shares.....	855 00
Prepaid shares.....	5,440 34	Installment shares withdrawn.....	8,584 45
Deposit shares.....	4,381 96	Prepaid shares withdrawn.....	8,130 51
Full-paid shares.....	34,800 00	Deposit shares withdrawn.....	1,537 70
Loans on real estate paid off.....	19,200 00	Full-paid shares withdrawn.....	8,300 00
Loans on shares paid off.....	460 00	Dividend paid on full-paid shares,	1,979 94
Real estate first mortgages, loans assigned to other associations,	14,300 00	Div. paid on permanent stock...	707 19
Interest.....	9,181 51	Salaries.....	500 00
Due borrowers.....	3,750 00	Taxes paid, personal.....	154 58
Borrowed money.....	14,000 00	Printing, supplies, advertising...	493 15
Total.....	<u>\$143,438 01</u>	Office and other expense items...	280 60
		Due borrowers.....	100 00
		Borrowed money repaid.....	9,000 00
		All other disbursements.....	3,034 13
		Cash on hand Dec. 31, 1920.....	6,030 76
		Total.....	<u>\$143,438 01</u>

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$56,400 00	\$93,750 00	\$19,200 00	\$130,950 00	
On shares.....		855 00	460 00	395 00	
Totals.....	\$56,400 00	\$94,605 00	\$19,660 00	\$131,345 00	

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	1,456½	1,342	447				2,351½
Prepaid.....	160	47	127				80
Deposit.....	6	100	21				85
Full-paid.....	210½	348	83				475½
Permanent.....	50						50
Totals.....	1,883	1,837	678				3,042

Par value of shares.....	\$100 00	Rate of interest on loans.....	9%
Average real-estate loan.....	\$1,212 00	Rate of div. cr. inst. shares, 1920.....	6%
Average stock loan.....	\$132 00	Rate of div. paid full-paid shares, 1920.....	6%
Number of members.....	243	Rate of div. paid permanent stock, 1920.....	9%
Number of borrowers.....	101	Ratio of expense to gross profits.....	15½%
Number of building loans made.....	4		

The Standard Building and Loan Association, Coffeyville, Kan.

A local association organized under the laws of Kansas, April 2, 1920. Authorized capital, \$1,000,000; charter expires April 2, 1970. President, CLAUDE C. SKINNER; Secretary, A. W. ROSS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$201 22	Installment shares.....	\$2,109 99
Cash on hand—certificates of deposit.....	2,584 30	Deposit shares.....	30 00
All other assets.....	74 47	Full-paid shares.....	500 00
		Permanent stock.....	220 00
Total.....	<u>\$2,859 99</u>	Total.....	<u>\$2,859 99</u>

RECEIPTS.		DISBURSEMENTS.	
Installment shares.....	\$2,129 99	Loans made on real estate.....	\$2,584 30
Permanent shares.....	220 00	Installment shares withdrawn...	20 00
Deposit shares.....	30 00	Printing, supplies, advertising...	219 92
Full-paid shares.....	500 00	Office and other expense items...	55 72
Interest.....	74 67		
Fines and fees.....	126 50	Total.....	<u>\$3,081 16</u>
Total.....	<u>\$3,081 16</u>		

EXHIBIT OF LOANS FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....		\$2,584 30		\$2,584 30

EXHIBIT OF STOCK FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....		516	22			484
Deposit.....				1		1
Full-paid.....						5
Permanent.....		3				3
Totals.....		<u>519</u>	<u>22</u>	<u>1</u>		<u>493</u>

Par value of shares.....	\$100 00	Dues per share (per month).....	60c
Average real-estate loan.....	\$430 72	Rate of interest on loans.....	9%
Entrance fee, per share.....	\$0 25	Ratio of expense to gross profits.....	135%
Number of members.....	58		
Number of borrowers.....	6		
Number of building loans made....	3		

The Columbus Building, Loan and Savings Association, Columbus, Kan.

A local association organized under the laws of Kansas, 1902. President, AL. F. WILLIAMS; Secretary, C. R. AITCHISON.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,055 81	Installment shares.....	\$24,964 92
Loans to members on real estate (nonnegotiable notes).....	25,650 00	Contingent fund.....	225 67
Loans on shares.....	50 00	Undivided profits.....	1,323 29
Ins. and taxes paid for borrowers,	79 97	All other liabilities.....	332 50
All other assets.....	10 60		
Total.....	<u>\$26,846 38</u>	Total.....	<u>\$26,846 38</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$1,103 86	Loans made on real estate.....	\$1,500 00
Installment shares.....	5,814 60	Installment shares withdrawn....	6,338 48
Loans on real estate paid off....	1,100 00	Ins. and taxes paid for borrowers,	79 97
Interest.....	2,317 59	Salaries, and rents.....	360 00
Fines and fees.....	67 77	Printing, supplies, advertising....	58 00
Profits on withdrawals.....	51 48	Office and other expense items....	44 90
From all other sources.....	225 67	Borrowed money repaid.....	1,196 25
Total.....	<u>\$10,680 97</u>	All other disbursements.....	47 56
		Cash on hand Dec. 31, 1920.....	1,055 81
		Total.....	<u>\$10,680 97</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$25,250 00	\$25,250 00	\$1,500 00	\$1,100 00	\$25,650 00
On shares.....	50 00	50 00			50 00
Totals.....	\$25,300 00	\$25,300 00	\$1,500 00	\$1,100 00	\$25,700 00

EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	1,059	1,059	409	511			957

Par value of shares.....	\$100 00	Dues per share (per month).....	50c
Average real-estate loan.....	\$1,068 70	Rate of interest on loans.....	9.98%
Average stock loan.....	\$50 00	Rate of div. cr. inst. shares, 1920.....	8%
Number of members.....	91	Ratio of expense to gross profits.....	7%
Number of borrowers.....	24		
Number of building loans made....	1		

The Concordia Building and Loan Association, Concordia, Kan.

A local association organized under the laws of Kansas, June, 1887. Authorized capital, \$1,000,000; charter expires August 23, 1940. President, J. W. NEILSON; Secretary, ROBERT MISELL.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$3,962 38	Installment shares.....	\$110,186 10
Loans to members on real estate (nonnegotiable notes).....	219,753 75	Prepaid shares.....	135,109 00
Rural credit loans.....	93,706 00	Full-paid shares.....	4,969 00
Loans on shares.....	27,623 05	Rural credit installment shares.....	273 00
Real estate first mortgages.....	14,700 00	Rural credit full-paid shares.....	98,742 00
Bonds, United States.....	10,901 15	Contingent fund.....	1,100 00
Furniture and fixtures.....	364 23	Undivided profits.....	21,131 44
Ins. and taxes paid for borrowers, Sundry personal accounts.....	492 18 7 80	Total.....	\$371,510 54
Total.....	\$371,510 54		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$20,432 49	Loans made on real estate.....	\$77,591 00
Installment shares.....	41,873 85	Loans made on shares.....	35,927 88
Prepaid shares.....	62,977 00	Real estate first mortgages.....	14,700 00
Full-paid shares.....	1,489 00	Bonds.....	10,203 30
Rural credit installment shares.....	273 00	Installment shares withdrawn.....	8,462 40
Rural credit full-paid shares.....	52,519 00	Prepaid shares withdrawn.....	10,720 00
Loans on real estate paid off.....	65,322 95	Full-paid shares withdrawn.....	8,110 00
Loans on shares paid off.....	24,990 85	Rural credit full-paid shares with- drawn.....	44,410 00
Bonds, United States.....	2,124 06	Shares matured and paid.....	56,684 20
Interest.....	22,400 31	Dividend paid on full-paid shares, Div. pd. on full-paid rul. cr. shares, Div. paid on installment stock.....	423 07 4,294 97 5,886 56
Fines and fees.....	73 50	Div. paid on prepaid stock.....	9,686 28
Insurance and taxes repaid.....	1,874 09	Ins. and taxes paid for borrowers, Salaries.....	1,128 13 2,200 00
Borrowed money.....	17,000 00	Printing, supplies, advertising.....	904 31
Total.....	\$313,350 10	Office and other expense items.....	404 63
		Borrowed money repaid.....	17,000 00
		All other disbursements.....	650 99
		Cash on hand Dec. 31, 1920.....	3,962 38
		Total.....	\$313,350 10

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$301,191 70	\$92,291 00	\$65,033 14	\$328,449 56	
On shares.....	16,686 02	35,552 88	24,990 85	27,248 05	
Totals.....	\$317,877 72	\$127,843 88	\$90,023 99	\$355,697 61	

EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	2,565	1,351	657	291	.....	.....	2,967
Prepaid.....	1,474	794	135	424	.....	.....	1,709
Full-paid.....	116	15	81	.....	.....	.....	50
Rural credit, installment.....	.....	30	.....	.....	.....	.....	30
Rural credit, full-paid.....	906	515	443	.....	.....	.....	978
Totals.....	5,061	2,706	1,317	715	.....	.....	5,734

Par value of shares.....	\$100 00	Dues per share (per week).....	25c
Average real-estate loan.....	\$1,453 31	Rate of interest on loans.....	5 to 8%
Average stock loan.....	\$328 29	Rate of div. cr. inst. shares, 1920.....	6.7%
Number of members.....	615	Rate of div. pd. full-paid shares, 1920.....	4½%
Number of borrowers.....	201	Rate of div. paid full-paid shares, rural credit, 1920.....	4½ and 5%
		Ratio of expense to gross profits.....	15%

The Citizens Building and Loan Association, Cottonwood Falls, Kan.

A local association organized under the laws of Kansas, April 6, 1901. Authorized capital, \$50,000; charter expires April 11, 1945. President, M. M. KUHLE; Secretary, E. H. FINLEY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,154 93	Installment shares.....	\$46,191 25
Loans to members on real estate (nonnegotiable notes).....	31,900 00	Contingent fund.....	149 49
Loans to nonmembers on real estate (nonnegotiable notes)...	7,700 00	Undivided profits.....	5,050 94
Loans on shares.....	10,636 75	Total.....	\$51,391 68
Total.....	\$51,391 68		
RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$2,636 19	Loans made on real estate.....	\$24,100 00
Installment shares.....	17,447 50	Loans made on shares.....	4,650 00
Loans on real estate paid off.....	8,350 00	Installment shares withdrawn....	1,182 00
Loans on shares paid off.....	63 20	Salaries.....	255 00
Interest.....	2,743 64	All other disbursements.....	86 65
Fines and fees.....	188 05	Cash on hand Dec. 31, 1920.....	1,154 93
Total.....	\$31,428 58	Total.....	\$31,428 58

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>		
On real estate.....	\$23,850 00		\$24,100 00	\$8,350 00	\$39,600 00		
On shares (stock loans).....	6,049 95		4,650 00	63 20	10,636 75		
Totals.....	\$29,899 95		\$28,750 00	\$8,413 20	\$50,236 75		
EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	1,068	176	14	10	.....		1,220
Par value of shares.....	\$100 00						
Average real-estate loan.....	\$1,237 50						
Average stock loan.....	\$886 31						
Entrance fee, per share.....	\$0 25						
Number of members.....	115						
Number of borrowers.....	32						
Number of building loans made....	15						
Dues per share (per week).....	25c						
Rate of interest on loans.....	8%						
Ratio of expense to gross profits.....	12%						

The Morris County Savings and Loan Association, Council Grove, Kan.

A local association organized under the laws of Kansas, October 1, 1919. Authorized capital, \$10,000,000; charter expires October 1, 1969. President, J. D. LONG; Secretary, J. C. FYFE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$147 42	Installment shares.....	\$10,129 68
Cash on hand—certificates of deposit.....	1,225 72	Prepaid shares.....	7,121 25
Loans to members on real estate (nonnegotiable notes).....	29,908 86	Full-paid shares.....	3,924 23
Loans on shares.....	850 50	Permanent stock.....	2,530 00
Shares in other associations.....	25 00	Loans assigned, other associations,	8,800 00
Furniture and fixtures.....	556 83	Undivided profits.....	53
Sundry personal accounts.....	250 25	All other liabilities.....	458 89
		Total.....	\$32,964 58
Total.....	\$32,964 58		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$561 52	Loans made on real estate.....	\$35,146 60
Installment shares.....	9,866 70	Loans made on shares.....	1,209 50
Prepaid shares.....	7,178 70	Bonds.....	25 00
Full-paid shares.....	4,071 00	Installment shares withdrawn.....	1,118 10
Loans on real estate paid off.....	8,277 26	Prepaid shares withdrawn.....	1,344 50
Loans on shares paid off.....	359 00	Full-paid shares withdrawn.....	310 00
Loans assigned to other associations.....	8,800 00	Dividend paid on full-paid shares,	19 50
Interest.....	1,605 14	Salaries.....	770 00
Fees.....	562 00	Printing, supplies, advertising.....	47 73
Received on permanent stock.....	770 00	Office and other expense items.....	613 87
Borrowed money.....	11,608 11	Borrowed money repaid.....	11,608 11
Profits on withdrawals.....	6 35	All other disbursements.....	1,130 20
From all other sources.....	1,050 47	Cash on hand Dec. 31, 1920.....	1,373 14
		Total.....	\$54,716 25
Total.....	\$54,716 25		

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$4,150 00	\$35,146 60	\$6,664 62	\$32,631 98
On shares.....		1,209 50	359 00	850 50
Totals.....	\$4,150 00	\$36,356 10	\$7,023 62	\$33,482 48

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	1,035 00	1,202 40	249 40			1,988 00
Prepaid.....	20 50	82 23	22 00			80 73
Full-paid.....	1 60	40 74	3 10			39 24
Permanent.....	20 60	7 70	3 00			25 30
Totals.....	1,077 70	1,333 07	277 50			2,133 27

Par value of shares.....	\$100 00	Dues per share (per month).....	60c
Average real-estate loan.....	\$1,132 25	Rate of interest on loans.....	9 and 10%
Average stock loan.....	\$65 38	Rate of div. cr. inst. shares, 1920.....	6%
Entrance fee, per share.....	\$0 50	Rate of div. paid full-paid shares, 1920.....	6%
Number of members.....	253	Ratio of expense to gross profits.....	53+%
Number of borrowers.....	40		
Number of building loans made.....	31		

The Dodge City Savings and Loan Association, Dodge City, Kan.

A local association organized under the laws of Kansas, February 9, 1920. Authorized capital, \$1,000,000; charter expires February 9, 1970. President, R. W. HELLWORTH; Secretary, H. A. HART.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$797 53	Installment shares.....	\$701 15
Loans to members on real estate (nonnegotiable notes).....	36,450 00	Prepaid shares.....	55 00
Total.....	<u>\$37,247 53</u>	Deposit shares.....	1,253 78
		Full-paid shares.....	1,450 00
		Permanent stock.....	1,375 00
		Loans assigned, other associations	32,050 00
		Contingent fund.....	110 00
		Undivided profits.....	252 60
		Total.....	<u>\$37,247 53</u>

RECEIPTS.		DISBURSEMENTS.	
Installment shares (A).....	701 15	Loans made on real estate.....	\$36,450 00
Prepaid shares.....	3,526 00	Prepaid shares withdrawn.....	3,471 00
Deposit shares (E).....	1,253 78	Dividend paid on full-paid shares,	20 00
Full-paid shares.....	1,450 00	Printing, supplies, advertising....	429 19
Permanent stock.....	1,375 00	Due borrowers.....	1,600 00
Interest.....	1,528 90	All other disbursements.....	1,218 26
Fines and fees.....	1 15	Cash on hand Dec. 31, 1920.....	797 53
Premiums.....	500 00	Total.....	<u>\$43,985 98</u>
Due borrowers on perm. stock....	1,600 00		
Mortgage assignment.....	32,050 00		
Total.....	<u>\$43,985 98</u>		

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.		Made.	Paid off.		In force Dec. 31.
On real estate.....				\$36,450 00			\$36,450 00

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....			453½				453½
Prepaid.....			40	39			1
Full-paid.....			14½				14½
Permanent.....			25				25
Totals.....			533	39			494

Par value of shares.....	\$100 00	Rate of interest on loans.....	9%
Average real-estate loan.....	\$1,822 50	Rate of div. cr. inst. shares, 1920..	6%
Entrance fee, per share.....	\$0 50	Rate of div. paid full-paid shares, 1920..	8%
Number of members.....	48	Ratio of expense to gross profits.....	15%
Number of borrowers.....	20		
Number of building loans made....	20		

The Ford County Building and Loan Association, Dodge City, Kan.

A local association organized under the laws of Kansas, March 6, 1909. Authorized capital, \$500,000; charter expires March 6, 1959. President, P. H. YOUNG; Secretary, C. E. SMITH.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$8,078 87	Installment shares.....	\$87,960 46
Loans to members on real estate (nonnegotiable notes).....	232,550 00	Full-paid shares.....	137,800 00
Loans on shares.....	620 00	Contingent fund.....	1,600 00
		Undivided profits.....	13,888 41
Total.....	<u>\$241,248 87</u>	Total.....	<u>\$241,248 87</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$3,496 77	Loans made on real estate.....	\$120,450 00
Installment shares.....	41,929 00	Installment shares withdrawn.....	18,627 84
Full-paid shares.....	54,200 00	Full-paid shares withdrawn.....	7,100 00
Loans on real estate paid off.....	44,750 00	Dividend paid on full-paid shares,	8,424 22
Loans on shares paid off.....	200 00	Salaries.....	2,517 12
Interest.....	20,105 76	Printing, supplies, advertising....	128 65
Fines and fees.....	692 95	Office and other expense items....	158 43
Profits on withdrawals.....	273 64	Due borrowers.....	137 99
		All other disbursements.....	25 00
Total.....	<u>\$165,648 12</u>	Cash on hand Dec. 31, 1920.....	8,078 87
		Total.....	<u>\$165,648 12</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....		\$156,850 00	\$120,450 00	\$44,750 00	\$232,550 00
On shares.....		820 00		200 00	620 00
Totals.....		<u>\$157,670 00</u>	<u>\$120,450 00</u>	<u>\$44,950 00</u>	<u>\$233,170 00</u>

EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....		2,333	1,904	431	49		3,757
Full-paid.....		907	542	71			1,378
Totals.....		<u>3,240</u>	<u>2,446</u>	<u>502</u>	<u>49</u>		<u>5,135</u>

Par value of shares.....	\$100 00	Dues per share (per month).....	\$1 00
Average real-estate loan.....	\$1,478 65	Rate of interest on loans.....	10%
Average stock loan.....	\$310 00	Rate of div. cr. inst. shares, 1920.....	9%
Entrance fee, per share.....	\$0 25	Rate of div. paid full-paid shares, 1920..	9%
Number of members.....	404	Ratio of expense to gross profits.....	.108%
Number of borrowers.....	164		

The Golden Belt Saving and Loan Association, Ellis, Kan.

A local association organized under the laws of Kansas, January 29, 1920. Authorized capital, \$1,000,000; charter expires May 1, 1970. President, A. MUHLHEIM, Sr.; Secretary, J. G. PERIGO.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$2,539 83	Installment shares.....	\$2,935 82
Loans on shares.....	120 00	Full-paid shares.....	11,375 00
Real-estate first mortgages.....	16,400 00	Permanent stock.....	4,413 92
Total.....	<u>\$19,059 83</u>	Contingent fund.....	4 11
		Undivided profits.....	330 98
		Total.....	<u>\$19,059 83</u>

RECEIPTS.		DISBURSEMENTS.	
Installment shares.....	\$3,799 69	Loans made on real estate.....	\$16,400 00
Full-paid shares.....	11,725 00	Loans made on shares.....	120 00
Interest.....	717 50	Installment shares withdrawn.....	925 40
Borrowed money.....	250 00	Full-paid shares withdrawn.....	350 00
From all other sources.....	5,230 64	Dividend paid on full-paid shares.....	114 91
Total.....	<u>\$21,722 83</u>	Office and other expense items.....	1,004 69
		Borrowed money repaid.....	250 00
		All other disbursements.....	18 00
		Cash on hand Dec. 31, 1920.....	2,539 83
		Total.....	<u>\$21,722 83</u>

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....			\$16,400 00		\$16,400 00
On shares.....			120 00		120 00
Totals.....			<u>\$16,520 00</u>		<u>\$16,520 00</u>

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....			959	75			884
Full-paid.....			123¾	5			118¾
Permanent.....			50				50
Totals.....			<u>1,132¾</u>	<u>80</u>			<u>1,052¾</u>

Par value of shares.....	\$100 00	Dues per share (per month).....	.50c and 60c
Average real-estate loan.....	\$2,050 00	Rate of interest on loans.....	10%
Average stock loan.....	\$120 00	Rate of div. cr. inst. shares, 1920.....	6%
Entrance fee, per share.....	\$0 50	Rate of div. paid full-paid shares, 1920.....	6%
Number of members.....	124	Ratio of expense to gross profits.....	70%
Number of borrowers.....	8		
Number of building loans made.....	1		

The Emporia Building and Loan Association, Emporia, Kan.

A local association organized under the laws of Kansas, April 14, 1919.
Authorized capital, \$2,000,000; charter expires April 14, 1969. President,
WILL WAYMAN; Secretary, L. W. WAYMAN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$85,077 92	Permanent stock.....	\$10,000 00
Rural credit loans.....	247,816 95	Rural credit installment shares..	322,324 23
Total.....	<u>\$332,894 87</u>	Contingent fund.....	500 00
		Undivided profits.....	70 64
		Total.....	<u>\$332,894 87</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$145,387 05	Loans made on real estate.....	\$207,089 24
Rural credit installment shares..	294,787 07	Rural credit installment shares withdrawn.....	152,504 45
Loans on real estate paid off....	4,749 79	Dividend paid on full-paid rural credit shares.....	13,271 66
Interest.....	14,600 60	Dividend paid, permanent stock,	858 30
Total.....	<u>\$459,524 51</u>	All other disbursements.....	723 04
		Cash on hand Dec. 31, 1920.....	85,077 82
		Total.....	<u>\$459,524 51</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>		
On real estate.....		\$45,477 50	\$207,089 24	\$4,749 79	\$247,816 95		
EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Permanent.....		100					100
Rural credit, installment....		1,527	5,736	1,222			6,041
Totals.....		1,627	5,736	1,222			6,141
Par value of shares.....		\$100 00	Dues per share (per month).....				\$1 00
Average real-estate loan.....		\$4,765 71	Rate of interest on loans.....				6 to 8%
Number of members.....		319	Rate of div. cr. inst. shares, 1920.....				5%
Number of borrowers.....		52	Rate of div. paid permanent stock, 1920,.....				5%

The Mutual Building and Loan Association, Emporia, Kan.

A local association organized under the laws of Kansas, March, 1907. Authorized capital, \$4,000,000; charter expires March, 1957. President, A. H. PLUMB; Secretary, F. C. RYAN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$76,449 73	Permanent stock.....	\$37,187 50
Loans to members on real estate (nonnegotiable notes).....	511,045 03	Rural credit installment shares.....	1,326,277 05
Rural credit loans.....	408,320 80	Rural credit full-paid shares.....	38,789 00
Loans on shares.....	49,423 41	Due borrowers.....	5,645 00
Real-estate first mortgages.....	325,861 62	Contingent fund.....	2,374 00
Bonds.....	7,354 72	Undivided profits.....	42,289 30
Real estate owned, office bldg.....	37,000 00	Total.....	<u>\$1,452,561 93</u>
Due on real estate sold, contract.....	16,500 00		
Ins. and taxes paid for borrowers.....	176 72		
Accrued interest.....	20,429 90		
Total.....	<u>\$1,452,561 93</u>		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$99,951 73	Loans made on real estate.....	\$323,973 77
Rural credit installment shares.....	660,703 85	Loans made on shares.....	58,189 01
Rural credit full-paid shares.....	30,100 00	Bonds.....	50 00
Loans on real estate paid off.....	231,405 26	Rural credit installment shares withdrawn.....	640,116 35
Loans on shares paid off.....	24,337 15	Rural credit full-paid shares with- drawn.....	850 00
Interest.....	44,124 25	Dividend paid on full-paid rural credit shares.....	456 96
Insurance and taxes repaid.....	164 31	Dividend paid, permanent stock.....	5,578 03
Real estate sold under contract.....	500 00	Ins. and taxes paid for borrowers.....	341 03
Rents received.....	3,627 50	Salaries and expenses.....	13,149 34
Due borrowers.....	5,645 00	Due borrowers.....	12,698 08
Accrued interest.....	31,293 25	Cash on hand Dec. 31, 1920.....	76,449 73
Total.....	<u>\$1,131,852 30</u>	Total.....	<u>\$1,131,852 30</u>

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$1,152,658 94	\$323,973 77	\$231,405 26	\$1,245,227 45
On shares.....	15,571 55	58,189 01	24,337 15	49,423 41
Totals.....	<u>\$1,168,230 49</u>	<u>\$382,162 78</u>	<u>\$255,742 41</u>	<u>\$1,294,650 86</u>

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Permanent.....	372					372
Rural credit, installment.....	15,470	5,988	5,309			16,149
Rural credit, full-paid.....	99	301	9			391
Totals.....	<u>15,941</u>	<u>6,289</u>	<u>5,318</u>			<u>16,912</u>

Par value of shares.....	\$100 00	Rate of interest on loans.....	6 and 7%
Average real-estate loan.....	\$2,742 79	Rate of div. cr. inst. shrs., ru. cr., 1920.....	5%
Average stock loan.....	\$1,314 11	Rate of dividend paid full-paid shares, rural credit, 1920.....	5%
Number of members.....	2,127	Rate of div. paid permanent stock, 1920.....	15%
Number of borrowers.....	484	Ratio of expense to gross profits.....	14%
Number of building loans made.....	122		

The Union Building and Loan Association, Emporia, Kan.

A local association organized under the laws of Kansas, March 30, 1880. Authorized capital, \$2,000,000; charter expires March 26, 1930. President, H. E. PEACH; Secretary, L. JAY BUCK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash in bank.....	\$36,766 68	Rural credit installment shares..	\$457,245 70
Certificates of deposit.....	100,000 00	Due borrowers.....	7,000 00
Loans to members on real estate (nonnegotiable notes).....	27,722 33	Contingent fund.....	1,000 00
Rural credit loans.....	272,672 74	Undivided profits.....	719 48
Loans on shares.....	20,692 00	Total.....	<u>\$465,965 18</u>
Liberty bonds.....	6,300 00		
Due on real estate sold, contract,	1,811 43		
Total.....	<u>\$465,965 18</u>		

RECEIPTS.		DISBURSEMENTS.	
Cash in bank Jan. 1, 1920.....	\$61,932 46	Loans made on real estate.....	\$128,846 64
Installment shares.....	1,411 75	Loans made on shares.....	14,192 00
Rural credit installment shares.....	163,425 60	Installment shares withdrawn.....	33 00
Loans on real estate paid off.....	75,286 06	Rural credit installment shares withdrawn.....	136,066 58
Loans on shares paid off.....	5,500 00	Shares matured and paid.....	9,014 75
Interest.....	22,803 25	Div. paid on installment stock withdrawn.....	1,685 25
Real estate sold on contract.....	1,441 42	Salaries, fees and wages.....	2,968 26
Expense refunded.....	25 00	Taxes paid, personal.....	41 88
Total.....	<u>\$331,825 54</u>	Printing, supplies, advertising.....	44 70
		Office and other expense items.....	165 80
		Due borrowers.....	2,000 00
		Cash in bank Dec. 31, 1920.....	36,766 68
		Total.....	<u>\$331,825 54</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$246,834 49	\$128,846 64	\$75,286 06	\$300,395 07	
On shares.....	12,000 00	14,192 00	5,500 00	20,692 00	
Other securities.....	6,300 00			6,300 00	
Totals.....	<u>\$265,134 49</u>	<u>\$143,038 64</u>	<u>\$80,786 06</u>	<u>\$327,387 07</u>	

EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	107				107		
Rural credit, installment....	6,083	1,500	1,232				6,351
Totals.....	<u>6,190</u>	<u>1,500</u>	<u>1,232</u>	<u>107</u>			<u>6,351</u>

Par value of shares.....	\$100 00	Rate of interest on loans.....	5½ to 8%
Average real-estate loan.....	\$2,356 92	Rate of dividend credited installment shares, rural credit, 1920.....	5%
Average stock loan.....	\$4,761 50	Ratio of expense to gross profits.....	14%
Number of members.....	441		
Number of borrowers.....	127		

The Erie Building and Loan Association, Erie, Kan.

A local association organized under the laws of Kansas, March 5, 1884. Authorized capital, \$500,000; charter expires March 5, 1959. President, J. T. COLES; Secretary, W. E. NEAL.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$2,828 45	Installment shares.....	\$120,676 00
Loans to members on real estate (nonnegotiable notes).....	118,640 00	Contingent fund.....	591 00
Loans on shares.....	1,760 00	Undivided profits.....	4,942 67
Real estate first mortgages.....	1,600 00	Total.....	<u>\$126,209 67</u>
Bonds.....	1,000 00		
Ins. and taxes paid for borrowers,	267 77		
Tax-sale certificates.....	113 45		
Total.....	<u>\$126,209 67</u>		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$6,016 34	Loans made on real estate.....	\$21,925 00
Installment shares.....	28,403 72	Loans made on shares.....	950 00
Loans on real estate paid off.....	22,145 00	Installment shares withdrawn.....	5,161 11
Loans on shares paid off.....	1,025 00	Rural credit full-paid shares with-	
Interest.....	12,571 52	drawn.....	37,589 83
Fines and fees.....	180 00	Ins. and taxes paid for borrowers,	70 45
From all other sources.....	89 00	Salaries.....	1,463 70
Total.....	<u>\$70,430 58</u>	Taxes paid, personal.....	165 49
		Printing, supplies, advertising.....	86 65
		Office and other expense items.....	161 90
		All other disbursements.....	28 00
		Cash on hand Dec. 31, 1920.....	2,828 45
		Total.....	<u>\$70,430 58</u>

EXHIBIT OF LOANS FOR YEAR 1920.				
	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$118,860 00	\$21,925 00	\$22,145 00	\$118,640 00
On shares.....	1,835 00	950 00	1,025 00	1,760 00
Other securities.....	2,999 77	70 45	89 00	2,981 22
Totals.....	<u>\$123,694 77</u>	<u>\$22,945 45</u>	<u>\$23,259 00</u>	<u>\$123,381 22</u>

EXHIBIT OF STOCK FOR YEAR 1920.						
	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	3,548	690	133	394		3,731

Par value of shares.....	\$100 00	Dues per share (per month).....	65c
Average real-estate loan.....	\$796 00	Rate of interest on loans.....	10%
Average stock loan.....	\$176 00	Rate of div. cr. inst. shares, 1920.....	10%
Entrance fee, per share.....	\$0 50	Ratio of expense to gross profits.....	14 + %
Number of members.....	479		
Number of borrowers.....	161		
Number of building loans made....	24		

The Citizens Building and Loan Association, Eureka, Kan.

A local association organized under the laws of Kansas, May, 1894.
Authorized capital, \$240,000; charter expires May, 1924. President,
C. E. MOORE; Secretary, S. H. PEPPER.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$889 98	Installment shares.....	\$30,164 23
Loans to members on real estate (nonnegotiable notes).....	30 700 00	Prepaid shares, dividend credited,.....	1,941 48
Loans on shares.....	1,275 00	Contingent fund.....	124 75
Bonds, Eureka city sewer.....	637 74	Undivided profits.....	1,354 35
Ins. and taxes paid for borrowers,.....	82 09		
Total.....	\$33,584 81	Total.....	\$33,584 81

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$4 58	Loans made on real estate.....	\$9,900 00
Installment shares.....	11,699 95	Loans made on shares.....	325 00
Loans on real estate paid off.....	13,150 00	Installment shares withdrawn.....	9,912 90
Loans on shares paid off.....	1,035 00	Dividend paid on full-paid shares,.....	1,059 52
Interest.....	2,077 22	Salaries.....	425 00
Fines and fees.....	16 75	Printing, supplies, advertising.....	52 60
Total.....	\$27,983 50	Office and other expense items.....	74 00
		Interest paid.....	119 50
		Borrowed money repaid.....	5,225 00
		Cash on hand Dec. 31, 1920.....	889 98
		Total.....	\$27,983 50

EXHIBIT OF LOANS FOR YEAR 1920.				
	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$33,950 00	\$9,900 00	\$13,150 00	\$30,700 00
On shares.....	1,985 00	325 00	1,035 00	1,275 00
Totals.....	\$35,935 00	\$10,225 00	\$14,185 00	\$31,975 00

EXHIBIT OF STOCK FOR YEAR 1920.						
	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	953	249	112			1,090

Par value of shares.....	\$100 00	Dues per share (per week).....	25c
Average real-estate loan.....	\$750 00	Rate of interest on loans.....	7.8%
Average stock loan.....	\$400 00	Rate of div. cr. inst. shares, 1920.....	6%
Number of members.....	118	Ratio of expense to gross profits.....	23%
Number of borrowers.....	35		

The Fort Scott Building and Loan Association, Fort Scott, Kan.

A local association organized under the laws of Kansas, July 18, 1881. Authorized capital, \$600,000; charter expires July 18, 1931. President, C. E. HULETT; Secretary, E. G. ATKINS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,121 55	Installment shares.....	\$54,973 51
Loans to members on real estate (nonnegotiable notes).....	81,765 00	Full-paid shares.....	20,700 00
Furniture and fixtures.....	50 00	Bills payable—borrowed money,	1,000 00
Total.....	<u>\$82,936 55</u>	Contingent fund.....	1,624 00
		Undivided profits.....	4,639 04
		Total.....	<u>\$82,936 55</u>
RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$492 65	Loans made on real estate.....	\$29,225 00
Installment shares.....	37,215 67	Installment shares withdrawn....	26,779 75
Loans on real estate paid off.....	29,250 00	Deposit shares withdrawn.....	9,115 79
Interest and premiums.....	8,364 35	Dividend paid on full-paid shares,	2,036 67
Real estate sold.....	40 00	Salaries.....	600 00
Due borrowers.....	550 00	Taxes paid, personal.....	58 15
Borrowed money.....	3,000 00	Printing, supplies, advertising....	470 57
Profits on withdrawals.....	108 09	Due borrowers.....	550 00
Total.....	<u>\$79,020 76</u>	Borrowed money repaid.....	8,800 00
		All other disbursements.....	263 23
		Cash on hand Dec. 31, 1920.....	1,121 55
		Total.....	<u>\$79,020 76</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>		
On real estate.....		\$81,790 00	\$29,225 00	\$29,250 00	\$81,765 00		
EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....		2,057	335	148	65		2,179
Full-paid.....		207					207
Totals.....		2,264	335	148	65		2,386
Par value of shares.....		\$100 00	Dues per share (per month).....				\$1 09
Average real-estate loan.....		\$750 13	Rate of interest on loans.....				10%
Number of members.....		187	Rate of div. cr. inst. shares, 1920.....				10%
Number of borrowers.....		109	Rate of div. paid full-paid shares, 1920.....				10%
Number of building loans made.....		35	Ratio of expense to gross profits.....				.118%

The Liberty Building and Loan Association, Fort Scott, Kan.

A local association organized under the laws of Kansas, August, 1919.
Authorized capital, \$10,000,000; charter expires August, 1969. President,
WALTER GLUNZ; Secretary, JOHN H. PRICHARD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$2,919 92	Installment shares.....	\$19,318 90
Loans to members on real estate (nonnegotiable notes).....	62,943 00	Prepaid shares.....	7,921 76
Loans on shares.....	60 00	Deposit shares.....	1,226 30
Furniture and fixtures.....	1,167 39	Full-paid shares.....	12,600 00
Total.....	<u>\$67,090 31</u>	Permanent stock.....	25,000 00
		Contingent fund.....	22 20
		Undivided profits.....	1,001 15
		Total.....	<u>\$67,090 31</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$1,517 59	Loans made on real estate.....	\$54,443 00
Installment shares.....	20,121 06	Loans made on shares.....	128 00
Prepaid shares.....	8,110 21	Installment shares withdrawn.....	1,764 27
Deposit shares.....	2,456 75	Prepaid shares withdrawn.....	277 45
Full-paid shares.....	11,900 00	Deposit shares withdrawn.....	1,331 45
Loans on real estate paid off.....	8,950 00	Full-paid shares withdrawn.....	700 00
Loans on shares paid off.....	63 00	Dividend paid on full-paid shares,	207 62
Interest.....	3,650 95	Salaries.....	450 00
Borrowed money.....	500 00	Taxes paid, personal.....	459 40
Profits on withdrawals.....	1 70	Printing, supplies, advertising.....	246 18
From all other sources.....	8,795 00	Office and other expense items.....	1,030 89
Total.....	<u>\$66,071 26</u>	Borrowed money repaid.....	500 00
		All other disbursements.....	1,613 08
		Cash on hand Dec. 31, 1920.....	2,919 92
		Total.....	<u>\$66,071 26</u>

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$17,450 00	\$54,443 00	\$8,950 00	\$62,943 00	
On shares.....		128 00	68 00	60 00	
Totals.....	<u>\$17,450 00</u>	<u>\$54,571 00</u>	<u>\$9,018 00</u>	<u>\$63,003 00</u>	

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	659	2,396	607½				2,447½
Prepaid.....	1	104	4				101
Deposit.....	3	22	13				12
Full-paid.....	14	119	7				126
Permanent.....	244	6					250
Totals.....	<u>921</u>	<u>2,647</u>	<u>631½</u>				<u>2,936½</u>

Par value of shares.....	\$100 00	Rate of interest on loans.....	9%
Average real-estate loan.....	\$1,144 41	Rate of div. cr. inst. shares, 1920.....	9%
Average stock loan.....	\$64 00	Rate of div. cr. inst. shares, ru. cr., 1920.....	5%
Number of members.....	55	Ratio of expense to gross profits.....	59%
Number of borrowers.....	2		

The Home Building Association, Fredonia, Kan.

A local association organized under the laws of Kansas, October, 1904.
Authorized capital, \$500,000; charter expires October, 1954. President,
C. H. PIERCE; Secretary, W. G. FINK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$3,763 77	Installment shares.....	\$66,715 80
Loans to members on real estate (nonnegotiable notes).....	81,611 25	Full-paid shares.....	8,800 00
Loans on shares.....	1,445 00	Bills payable—borrowed money,	7,000 00
Bonds.....	1,000 00	Contingent fund.....	2,942 69
Ins. and taxes paid for borrowers,	110 52	Undivided profits.....	2,472 05
Total.....	<u>\$87,930 54</u>	Total.....	<u>\$87,930 54</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$2,566 74	Loans made on real estate.....	\$33,550 00
Installment shares.....	14,818 21	Loans made on shares.....	950 00
Full-paid shares.....	8,800 00	Installment shares withdrawn.....	25,386 65
Loans on real estate paid off.....	20,188 75	Ins. and taxes paid for borrowers,	10 35
Loans on shares paid off.....	550 00	Salaries.....	420 00
Real estate first mortgages.....	2,100 00	Taxes paid, personal.....	174 30
Interest.....	7,705 02	Printing, supplies, advertising....	95 00
Fines and fees.....	425 85	Borrowed money repaid.....	6,000 00
Borrowed money.....	13,000 00	All other disbursements.....	103 75
Profits on withdrawals.....	299 25	Cash on hand Dec. 31, 1920.....	3,763 77
Total.....	<u>\$70,453 82</u>	Total.....	<u>\$70,453 82</u>

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$68,250 00	\$33,550 00	\$20,188 75	\$81,611 25
On shares.....	1,045 00	950 00	550 00	1,445 00
Other securities.....	1,000 00	.....	.....	1,000 00
Totals.....	<u>\$70,295 00</u>	<u>\$34,400 00</u>	<u>\$20,738 75</u>	<u>\$84,056 25</u>

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	1,955	721	294	196	.....	2,286
Full-paid.....	.....	88	.....	.....	.....	88
Totals.....	<u>1,955</u>	<u>809</u>	<u>294</u>	<u>196</u>	<u>.....</u>	<u>2,374</u>

Par value of shares.....	\$100 00	Dues per share (per month).....	50c
Average real-estate loan.....	\$737 00	Rate of interest on loans.....	9.6%
Average stock loan.....	\$221 00	Rate of div. cr. inst. shares, 1920.....	9%
Entrance fee, per share.....	\$0 50	Rate of div. paid full-paid shares, 1920.....	9%
Number of members.....	138	Ratio of expense to gross profits.....	8½%
Number of borrowers.....	76		
Number of building loans made....	34		

The Peoples Building, Savings and Loan Association, Frontenac, Kan.

A local association organized under the laws of Kansas, March, 1907. Authorized capital, \$1,000,000; charter expires March, 1957. President, JOHN SCHRAMM; Secretary, KATE KOTZMAN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$11,835 60	Installment shares.....	\$282,978 00
Loans to members on real estate (nonnegotiable notes).....	370,800 00	Contingent fund.....	1,048 62
Loans on shares.....	3,315 00	Undivided profits.....	108,819 77
Bonds.....	350 00	Total.....	<u>\$392,846 39</u>
Real estate owned.....	4,736 95		
Due on real estate sold, contract,	770 00		
Furniture and fixtures.....	236 90		
Ins. and taxes paid for borrowers,	801 94		
Total.....	<u>\$392,846 39</u>		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$7,848 48	Loans made on real estate.....	\$56,600 00
Installment shares.....	69,462 00	Loans made on shares.....	150 00
Loans on real estate paid off.....	57,840 00	Interest paid on matured stock.....	818 39
Loans on shares paid off.....	1,380 00	Installment shares withdrawn.....	19,709 30
Interest.....	33,689 15	Shares matured and paid.....	49,676 50
Fines and fees.....	454 25	Dividend paid on full-paid shares,	31,823 50
Insurance and taxes repaid.....	600 14	Salaries.....	960 00
Real estate sold.....	315 00	Taxes paid, personal.....	312 78
Rents received.....	312 28	Repairs, insurance, taxes on real estate owned.....	555 69
Profits on withdrawals.....	1,156 17	Printing, supplies, advertising....	145 25
Total.....	<u>\$173,057 47</u>	Office and other expense items....	63 00
		All other disbursements.....	407 46
		Cash on hand Dec. 31, 1920.....	11,835 60
		Total.....	<u>\$173,057 47</u>

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$372,040 00	\$56,600 00	\$57,840 00	\$370,800 00
On shares.....	4,545 00	150 00	1,380 00	3,315 00
Totals.....	<u>\$376,585 00</u>	<u>\$56,750 00</u>	<u>\$59,220 00</u>	<u>\$374,115 00</u>

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	5,352	1,539	343	298	.....	6,250

Par value of shares.....	\$200 00	Dues per share (per month).....	\$1 00
Average real-estate loan.....	\$543 00	Rate of interest on loans (per share)....	\$1 65
Average stock loan.....	\$95 00	Rate of div. cr. inst. shares, 1920.....	8%
Entrance fee, per share.....	\$0 25	Rate of div. paid full-paid shares, 1920....	8%
Number of members.....	1,322	Ratio of expense to gross profits.....	7%
Number of borrowers.....	683		

The Garden City Building and Loan Association, Garden City, Kan.

A local association organized under the laws of Kansas, November, 1907. Authorized capital, \$2,000,000; charter expires November, 1957. President, WM. EASTON HUTCHISON; Secretary, CHAN. B. CAMPBELL.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,614 85	Installment shares.....	\$155,501 44
Loans to members on real estate (nonnegotiable notes).....	330,670 00	Prepaid shares.....	51,766 68
Loans on shares.....	8,824 00	Deposit shares.....	13,320 06
Real estate first mortgages.....	5,600 00	Full-paid shares.....	133,290 00
Real estate owned.....	7,039 78	Due borrowers.....	4,503 53
Real estate owned, office bldg.....	9,000 00	Bills payable—borrowed money.....	12,000 00
Due on real estate sold, contract.....	12,995 84	Contingent fund.....	1,200 00
Furniture and fixtures.....	1,000 00	Undivided profits.....	5,669 56
Ins. and taxes paid for borrowers.....	126 61	All other liabilities.....	22,06
Sundry personal accounts.....	402 25		
		Total.....	\$377,273 33
Total.....	\$377,273 33		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$3,104 95	Loans made on real estate.....	\$161,975 00
Installment shares.....	47,075 58	Loans made on shares.....	10,370 00
Prepaid shares.....	12,394 46	Real estate first mortgages.....	5,600 00
Deposit shares.....	39,109 65	Installment shares withdrawn.....	6,300 16
Full-paid shares.....	117,615 00	Prepaid shares withdrawn.....	2,864 18
Loans on real estate paid off.....	98,450 00	Deposit shares withdrawn.....	27,307 96
Loans on shares paid off.....	17,745 00	Full-paid shares withdrawn.....	91,365 00
Real estate first mortgages.....	9,650 00	Shares matured and paid.....	63,216 17
Interest.....	33,721 89	Dividend paid on full-paid shares.....	7,461 68
Fines and fees.....	1,140 00	Real estate purchased.....	3,842 99
Real estate sold.....	5,260 74	Salaries.....	1,516 00
Rents received.....	906 15	Taxes paid, personal.....	1,082 58
Due borrowers.....	4,503 53	Repairs, insurance, taxes on real estate owned.....	519 85
Borrowed money.....	19,960 00	Printing, supplies, advertising.....	336 75
Profits on withdrawals.....	229 67	Office and other expense items.....	735 98
From all other sources.....	150 05	Borrowed money repaid.....	16,960 00
		All other disbursements.....	7,947 52
Total.....	\$411,016 67	Cash on hand Dec. 31, 1920.....	1,614 85
		Total.....	\$411,016 67

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$267,145 00	\$161,975 00	\$98,450 00	\$330,670 00
On shares.....	16,199 00	10,370 00	17,745 00	8,824 00
Other securities.....	9,650 00	5,600 00	9,650 00	5,600 00
Totals.....	\$292,994 00	\$177,945 00	\$125,845 00	\$345,094 00

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	6,248	2,196	290	632	.....	7,522
Prepaid.....	603	213.6	10	.....	.....	806.6
Deposit.....	60	350	79	.....	.....	331
Full-paid.....	1,070.4	1,176.15	913.65	632	.....	1,332.9
Totals.....	7,981.4	3,935.75	1,292.65	632	.....	9,992.5

Par value of shares.....	\$100 00	Dues per share (per month).....	50c, \$1, \$1.50
Average real-estate loan.....	\$1,355 20	Rate of interest on loans.....	10%
Average stock loan.....	\$267 00	Rate of div. cr. inst. shares, 1920.....	10%
Entrance fee, per share.....	\$0 50	Rate of div. paid full-paid shares, 1920.....	6%
Number of members.....	686	Ratio of expense to gross profits.....	11 $\frac{1}{2}$ %
Number of borrowers.....	264		
Number of building loans made.....	15		

**The Girard Building and Loan Association,
Girard, Kan.**

A local association organized under the laws of Kansas, April 4, 1884. Authorized capital, \$600,000; charter expires April 4, 1934. President, J. E. RAYMOND; Secretary, WM. GRANTHAM.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$8,876 56	Installment shares.....	\$128,483 48
Loans to members on real estate (nonnegotiable notes).....	126,100 00	Contingent fund.....	600 00
Ins. and taxes paid for borrowers,	22 09	Undivided profits.....	15 17
		All other liabilities.....	5,900 00
Total.....	\$134,998 65	Total.....	\$134,998 65

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$6,303 35	Loans made on real estate.....	\$16,200 00
Installment shares.....	26,468 28	Installment shares withdrawn.....	22,232 01
Loans on real estate paid off.....	26,700 00	Shares matured and paid.....	22,300 00
Interest.....	11,751 56	Salaries.....	1,200 00
Fines and fees.....	107 62	Taxes paid, personal.....	153 04
Insurance and taxes repaid.....	7 15	Printing, supplies, advertising.....	65 35
Due borrowers.....	1,200 00	Office and other expense items.....	240 00
		Due borrowers.....	1,200 00
		All other disbursements.....	71 00
Total.....	\$72,537 96	Cash on hand Dec. 31, 1920.....	8,876 56
		Total.....	\$72,537 96

EXHIBIT OF LOANS FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$136,600 00	\$16,200 00	\$26,700 00	\$126,100 00

EXHIBIT OF STOCK FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	2,152½	535½	473	111½	.....	2,013½

Par value of shares.....	\$200 00	Dues per share per month, \$1.10; per week, 25¢
Average real-estate loan.....	\$728 00	Rate of interest on loans..... 9%
Number of members.....	344	Rate of div. cr. inst. shares, 1920..... 7½%
Number of borrowers.....	173	Ratio of expense to gross profits..... 13½%
Number of building loans made.....	1	

The Prudential Building and Loan Association, Great Bend, Kan.

A local association organized under the laws of Kansas, May, 1909. Authorized capital, \$5,000,000; charter expires May, 1959. President, O. W. DAWSON; Secretary, W. L. BOWERSOX.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$12,560 00	Installment shares.....	\$364,035 02
Loans to members on real estate (nonnegotiable notes).....	503,171 10	Deposit shares.....	302 49
Loans on shares.....	20,008 50	Full-paid shares.....	173,400 00
Real estate owned, office bldg.....	21,910 07	Permanent stock.....	1,500 00
Due on real estate sold, contract,	730 00	Contingent fund.....	1,680 36
Furniture and fixtures.....	2,793 13	Undivided profits.....	23,799 87
Ins. and taxes paid for borrowers,	59 35	All other liabilities.....	192 49
All other assets.....	3,678 08		
Total.....	<u>\$564,910 23</u>	Total.....	<u>\$564,910 23</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$15,137 89	Loans made on real estate.....	\$193,033 10
Installment shares.....	112,365 88	Loans made on shares.....	20,071 00
Deposit shares.....	1,179 09	Installment shares withdrawn.....	32,558 62
Full-paid shares.....	94,550 00	Deposit shares withdrawn.....	1,164 06
Loans on real estate paid off.....	72,500 00	Full-paid shares withdrawn.....	53,775 00
Loans on shares paid off.....	10,553 14	Shares matured and paid.....	18,200 00
Interest.....	44,787 26	Dividend paid on full-paid shares,	8,775 66
Fines and fees.....	2,891 80	Real estate purchased, judgments,	3,463 40
Insurance and taxes repaid.....	29 25	Ins. and taxes paid for borrowers,	73 77
Real estate sold.....	1,100 00	Salaries.....	2,700 00
Rents received.....	1,345 00	Taxes paid, personal.....	21 70
Profits on withdrawals.....	1,216 86	Repairs, insurance, taxes on real estate owned.....	513 58
From all other sources.....	4,055 50	Printing, supplies, advertising....	862 76
Total.....	<u>\$361,711 67</u>	Office and other expense items....	5,835 93
		All other disbursements.....	8,103 09
		Cash on hand Dec. 31, 1920.....	12,560 00
		Total.....	<u>\$361,711 67</u>

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$382,638 00	\$193,033 10	\$72,500 00	\$503,171 10
On shares.....	10,490 64	20,071 00	10,553 14	20,008 50
Totals.....	<u>\$393,128 64</u>	<u>\$213,104 10</u>	<u>\$83,053 14</u>	<u>\$523,179 60</u>

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	12,422½	5,197	1,359	182		16,078½
Deposit.....	17	8				25
Full-paid.....	1,326¼	945½	537¼			1,734
Permanent.....		50				50
Totals.....	<u>13,765¾</u>	<u>6,200½</u>	<u>1,896¼</u>	<u>182</u>		<u>17,887½</u>

Par value of shares.....	\$100 00	Dues per share (per month).....	.38c to \$8.11
Average real-estate loan.....	\$1,230 00	Rate of interest on loans.....	10%
Average stock loan.....	\$266 00	Rate of div. cr. inst. shares, 1920, 6, 8½, 10%	
Entrance fee, per share.....	\$0 50	Rate of div. paid full-paid shares, 1920, 6 to 7%	
Number of members.....	1,690	Rate of div. paid permanent stock, 1920, 8½%	
Number of borrowers.....	484	Ratio of expense to gross profits.....	13+%
Number of building loans made....	628		

The Hays Building and Loan Association, Hays, Kan.

A local association organized under the laws of Kansas, November, 1919. Authorized capital, \$1,000,000; charter expires November, 1969. President, E. A. REA; Secretary, C. A. BEEBY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,991 39	Installment shares.....	\$8,421 63
Loans on shares.....	112 60	Prepaid shares.....	330 00
Real estate first mortgages.....	20,650 00	Deposit shares.....	1,100 00
Total.....	<u>\$22,753 99</u>	Permanent stock.....	3,005 00
		Due borrowers.....	1,510 35
		Loans assigned, other associations,	8,000 00
		Contingent fund.....	1 43
		Undivided profits.....	142 05
		Dividends credited.....	243 48
		Total.....	<u>\$22,753 99</u>
RECEIPTS.		DISBURSEMENTS.	
Installment shares.....	\$8,421 63	Loans made on real estate.....	\$20,650 00
Prepaid shares.....	330 00	Loans made on shares.....	112 60
Deposit shares.....	1,190 00	Prepaid shares withdrawn.....	90 00
Full-paid shares.....	100 00	Full-paid shares withdrawn.....	100 00
Permanent shares.....	3,005 00	Dividend paid on full-paid shares,	4 04
Interest.....	941 67	Office and other expense items.....	1,520 00
Fines and fees.....	1,143 50	Interest.....	248 00
Due borrowers.....	1,510 35	Cash on hand Dec. 31, 1920.....	1,991 39
Borrowed money.....	8,000 00	Total.....	<u>\$24,716 14</u>
Expenses refunded.....	73 94		
Total.....	<u>\$24,716 14</u>		

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>		
On real estate.....			\$20,650 00		\$20,650 00		
On shares.....			112 60		112 60		
Totals.....			\$20,762 60		\$20,762 60		
EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....			1,841 $\frac{1}{3}$				1,841 $\frac{1}{3}$
Prepaid.....			6				6
Deposit.....			11	10			1
Full-paid.....			1	1			
Permanent.....			46				46
Totals.....			1,905 $\frac{1}{3}$	11			1,894 $\frac{1}{3}$
Par value of shares.....	\$100 00		Dues per share (per month).....				60c
Average real-estate loan.....	\$1,878 00		Rate of interest on loans.....				6%
Average stock loan.....	\$56 30		Rate of div. cr. inst. shares, 1920.....				6%
Entrance fee, per share.....	First payment.		Rate of div. paid full-paid shares, 1920.....				6%
Number of members.....	154						
Number of borrowers.....	11						
Number of building loans made.....	11						

The Hutchinson Building and Loan Association, Hutchinson, Kan.

A local association organized under the laws of Kansas, May, 1907. Authorized capital, \$1,000,000; charter expires May, 1957. President, C. W. OSWALD; Secretary, WILL S. THOMPSON.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$6,905 16	Installment shares.....	\$123,121 60
Loans to members on real estate (nonnegotiable notes).....	154,850 00	Full-paid shares.....	42,400 00
Loans to nonmembers on real estate (nonnegotiable notes).....	2,850 00	Contingent fund.....	331 59
Loans on shares.....	5,110 00	Undivided profits.....	5,307 35
Bonds.....	1,000 00	Total.....	<u>\$171,160 54</u>
Real estate owned.....	200 00		
Furniture and fixtures.....	63 11		
Ins. and taxes paid for borrowers,	140 24		
All other assets.....	42 03		
Total.....	<u>\$171,160 54</u>		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$827 13	Loans made on real estate.....	\$54,900 00
Installment shares.....	52,358 62	Loans made on shares.....	6,937 04
Full-paid shares.....	21,900 00	Installment shares withdrawn.....	14,865 57
Loans on real estate paid off.....	19,050 00	Full-paid shares withdrawn.....	8,150 00
Loans on shares paid off.....	2,869 04	Shares matured and paid.....	2,004 08
Interest.....	13,442 10	Dividend paid on full-paid shares,	2,441 60
Fines and fees.....	125 50	Ins. and taxes paid for borrowers,	717 70
Insurance and taxes repaid.....	535 43	Salaries.....	1,200 00
Profits on withdrawals.....	84 86	Taxes paid, personal.....	6 94
From all other resources.....	30 15	Repairs, insurance, taxes on real estate owned.....	8 86
Total.....	<u>\$111,222 83</u>	Printing, supplies, advertising....	251 19
		Borrowed money repaid.....	12,500 00
		All other disbursements.....	334 69
		Cash on hand Dec. 31, 1920.....	6,905 16
		Total.....	<u>\$111,222 83</u>

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....		\$121,850 00	\$54,900 00	\$19,050 00	\$157,700 00
On shares.....		1,042 00	6,937 04	2,869 04	5,110 00
Totals.....		\$122,892 00	\$61,837 04	\$21,919 04	\$162,810 00

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....		636	281	66	4		847
Full-paid.....		95½	2	12¾			84½
Totals.....		731½	283	78¾	4		931½

Par value of shares.....	\$500 00	Dues per share (per month).....	\$1 00
Average real-estate loan.....	\$1,713 78	Rate of interest on loans.....	9%
Average stock loan.....	\$283 88	Rate of div. cr. inst. shares, 1920.....	8½%
Entrance fee, per share.....	\$2 00	Rate of div. paid full-paid shares, 1920.....	6%
Number of members.....	206	Ratio of expense to gross profits.....	10%
Number of borrowers.....	95		
Number of building loans made.....	27		

The Mutual Building and Loan Association, Hutchinson, Kan.

A local association organized under the laws of Kansas, June 10, 1910. Authorized capital, \$2,000,000; charter expires June 10, 1960. President, F. W. COOTER; Secretary, W. P. KINKEL.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$930 35	Installment shares.....	\$52,853 83
Loans to members on real estate (nonnegotiable notes).....	128,714 40	Full-paid shares.....	55,510 00
Loans on shares.....	2,800 00	Permanent stock.....	12,200 00
Due on real estate sold, contract, Ins. and taxes paid for borrowers, Sundry personal accounts.....	1,258 41 12 00 30 98	Due borrowers.....	873 80
		Bills payable—borrowed money, Contingent fund.....	6,300 00 314 84
		Undivided profits.....	5,393 67
Total.....	<u>\$133,746 14</u>	All other liabilities.....	300 00
		Total.....	<u>\$133,746 14</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$164 02	Loans made on real estate.....	\$44,475 00
Installment shares.....	21,239 07	Loans made on shares.....	1,475 00
Full-paid shares.....	26,800 00	Installment shares withdrawn.....	11,251 17
Loans on real estate paid off.....	29,370 00	Full-paid shares withdrawn.....	13,700 00
Loans on shares paid off.....	1,270 00	Shares matured and paid.....	12,958 89
Interest.....	8,972 53	Dividend paid on full-paid shares, Dividend paid, permanent stock, Ins. and taxes paid for borrowers, Salaries.....	1,758 10 620 36 12 00 1,200 00
Fines and fees.....	79 45	Office and other expense items.....	1,251 56
Insurance and taxes repaid.....	24 00	Due borrowers.....	5,166 80
Real estate sold.....	293 59	All other disbursements.....	769 85
Sundry personal accounts.....	311 54	Cash on hand Dec. 31, 1920.....	930 35
Due borrowers.....	5,931 50		
Profits on withdrawals.....	613 18		
From permanent stock.....	500 00		
Total.....	<u>\$95,568 88</u>	Total.....	<u>\$95,568 88</u>

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$113,609 40	\$44,475 00	\$29,370 00	\$128,714 40
On shares.....	2,595 00	1,475 00	1,270 00	2,800 00
Totals.....	<u>\$116,204 40</u>	<u>\$45,950 00</u>	<u>\$30,640 00</u>	<u>\$131,514 40</u>

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	2,746	1,438¾	386	123		3,675¾
Full-paid.....	424	268	137			555
Permanent.....	117	5				122
Totals.....	<u>3,287 1/5</u>	<u>1,711¾</u>	<u>523</u>	<u>123</u>		<u>4,352 1/5</u>

Par value of shares.....	\$100 00	Rate of interest on loans.....	8½ and 10%
Average real-estate loan.....	\$1,119 25	Rate of div. cr. inst. shares, 1920.....	3 and 5%
Average stock loan.....	\$466 67	Rate of div. pd. full-paid shares, 1920, 5 and 6%	
Entrance fee, per share.....	\$0 50	Rate of div. paid permanent stock, 1920, 6%	
Number of members.....	324	Ratio of expense to gross profits.....	.28 + %
Number of borrowers.....	121		

The Salt City Building, Loan and Savings Association, Hutchinson, Kan.

A local association organized under the laws of Kansas, March 10, 1920. Authorized capital, \$5,000,000; charter expires March 10, 1970. President, E. CAREY; Secretary, CLAUDE B. CAREY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$651 51	Installment shares.....	\$11,600 21
Loans to members on real estate (nonnegotiable notes).....	43,050 00	Prepaid shares.....	825 00
Loans on shares.....	334 00	Full-paid shares.....	13,950 00
Real estate first mortgages.....	7,000 00	Permanent stock.....	14,865 00
Sundry personal accounts.....	693 60	Due borrowers.....	5,236 83
Total.....	<u>\$51,729 11</u>	Bills payable—borrowed money,	2,000 00
		Contingent fund.....	1,527 36
		Undivided profits.....	1,717 96
		Balance loan expense fund.....	6 75
		Total.....	<u>\$51,729 11</u>

RECEIPTS.		DISBURSEMENTS.	
Installment shares.....	\$13,331 31	Loans made on real estate.....	\$43,050 00
Prepaid shares.....	825 00	Loans made on shares.....	334 00
Permanent stock.....	14,865 00	Real estate first mortgages.....	14,000 00
Full-paid shares.....	15,800 00	Div. paid on installment stock...	15 74
Surplus.....	4,950 00	Installment shares withdrawn...	1,731 10
Real-estate first mortgages.....	7,000 00	Full-paid shares withdrawn.....	1,850 00
Interest.....	1,954 15	Dividend paid on full-paid shares,	164 50
Fines and fees.....	270 00	Salaries.....	399 00
Due borrowers.....	5,236 83	Accounts receivable.....	693 60
Borrowed money.....	2,000 00	Printing, supplies, advertising...	2,071 75
Total.....	<u>\$66,232 29</u>	Office and other expense items...	1,212 16
		Interest on borrowed money from banks.....	58 93
		Cash on hand Dec. 31, 1920.....	651 51
		Total.....	<u>\$66,232 29</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....			\$50,050 00		\$50,050 00
On shares.....			334 00		334 00
Totals.....			\$50,384 00		\$50,384 00

EXHIBIT OF STOCK FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....		3,932	896			3,036
Prepaid.....		15				15
Full-paid.....		153	18½			139½
Permanent.....		250				250
Totals.....		4,485	914½			3,440½

Par value of shares.....	\$100 00	Dues per share (per month)....	.60c to \$8.11
Average real-estate loan.....	\$3,336 67	Rate of interest on loans.....	9%
Average stock loan.....	\$83 50	Rate of div. cr. inst. shares, 1920.....	6%
Number of members.....	264	Rate of div. paid full-paid shares, 1920, ..	6%
Number of borrowers.....	19	Ratio of expense to gross profits.....	114%

The Independence Savings and Loan Association, Independence, Kan.

A local association organized under the laws of Kansas, May, 1905.
Authorized capital, \$2,000,000; charter expires May, 1955. President,
CHAS. YOE; Secretary, C. J. BRYANT.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$12,624 57	Installment shares.....	\$252,966 90
Loans to members on real estate (nonnegotiable notes).....	552,244 94	Prepaid shares.....	22,663 08
Rural credit loans.....	3,128 66	Deposit shares.....	9,941 23
Loans on shares.....	12,689 00	Full-paid shares.....	245,375 00
Bonds.....	1,250 00	Permanent stock.....	28,550 00
Due on real estate sold, contract,	5,397 86	Rural credit installment shares..	1,259 21
Furniture and fixtures.....	851 93	Rural credit full-paid shares.....	10,010 00
Ins. and taxes paid for borrowers,	3 52	Due borrowers.....	2,494 10
Total.....	\$588,190 48	Contingent fund.....	1,429 59
		Undivided profits.....	5,816 85
		All other liabilities.....	7,684 52
		Total.....	\$588,190 48

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$12,936 30	Loans made on real estate.....	\$335,729 40
Installment shares.....	85,492 15	Loans made on shares.....	11,240 00
Prepaid shares.....	8,492 50	Installment shares withdrawn.....	27,308 46
Deposit shares.....	14,689 11	Prepaid shares withdrawn.....	4,035 28
Full-paid shares.....	164,850 00	Deposit shares withdrawn.....	9,775 56
Rural credit installment shares.....	1,113 32	Full-paid shares withdrawn.....	82,750 00
Rural credit full-paid shares.....	2,200 00	Rural cr. inst. shares withdrawn,	1,108 97
Loans on real estate paid off.....	184,469 42	Rul. cr. full-pd. shares withdrawn,	4,700 00
Loans on shares paid off.....	8,046 00	Shares matured and paid.....	19,200 00
Bonds.....	185 00	Dividend paid on full-paid shares,	10,328 46
Interest.....	43,555 57	Div. pd. on full-pd. rul. cr. shares,	577 80
Fines and fees.....	36 88	Dividend paid, permanent stock,	1,878 88
Insurance and taxes repaid.....	248 90	Real estate purchased.....	2,860 00
Real estate sold on contract.....	5,957 32	Repairs, insurance, taxes on real	
Due borrowers.....	2,474 10	estate owned.....	6,448 13
Borrowed money.....	11,000 00	Due borrowers.....	2,890 39
Profits on withdrawals.....	437 61	Borrowed money repaid.....	16,000 00
From all other sources.....	3,320 12	All other disbursements.....	48 40
Total.....	\$549,504 30	Cash on hand Dec. 31, 1920.....	12,624 57
		Total.....	\$549,504 30

EXHIBIT OF LOANS FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$404,093 62	\$335,729 40	\$184,449 42	\$555,373 60
On shares.....	9,495 00	11,240 00	8,046 00	12,689 00
Totals.....	\$413,588 62	\$346,969 40	\$192,495 42	\$568,062 60

EXHIBIT OF STOCK FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	7,234 $\frac{3}{4}$	2,833 $\frac{1}{2}$	1,472 $\frac{1}{4}$	177		9,404 $\frac{1}{4}$
Prepaid.....	239 $\frac{1}{4}$	114	60			293 $\frac{1}{4}$
Deposit.....	2,297 $\frac{1}{4}$	1,334	1,018			2,613 $\frac{1}{4}$
Full-paid.....	1,632 $\frac{3}{4}$	1,648 $\frac{3}{4}$	827 $\frac{1}{2}$			2,453 $\frac{3}{4}$
Permanent.....	250	35 $\frac{1}{2}$				285 $\frac{1}{2}$
Rural credit, installment.....	125	10	35			100
Rural credit, full-paid.....	125 $\frac{1}{10}$	22	47			100 $\frac{1}{10}$

Par value of shares.....	\$100 00	Dues per share.....	varies
Average real-estate loan.....	\$1,390 +	Rate of interest on loans.....	8 + %
Average stock loan.....	\$309 +	Rate of div. cr. inst. shares, 1920.....	6 and 8 %
Number of members.....	1,450	Rate of div. cr. inst. shares, ru. cr., 1920.....	5 %
Number of borrowers.....	440	Rate of div. pd. full-paid shares, 1920.....	6 %
Number of building loans made....	28	Rate of div. pd. full-pd. shares, ru. cr., 1920.....	5 %
		Rate of div. pd. permanent stock, 1920.....	8 %
		Ratio of expense to gross profits.....	14 %

The Iola Building and Loan Association, Iola, Kan.

A local association organized under the laws of Kansas, March 17, 1885. Authorized capital, \$500,000; charter expires June 7, 1960. President, M. G. ROBINSON; Secretary, G. E. PEES.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.				
Cash on hand.....	\$23 01	Installment shares.....	\$98,031 00			
Loans to members on real estate (nonnegotiable notes).....	143 835 00	Full-paid shares.....	22,600 00			
Loans on shares.....	3,300 00	Contingent fund.....	185 52			
Due on real estate sold, contract, Furniture and fixtures.....	1,447 00 200 50	Undivided profits.....	28,082 89			
Ins. and taxes paid for borrowers, Total.....	93 90 \$148,899 41	Total.....	\$148,899 41			
RECEIPTS.		DISBURSEMENTS.				
Cash on hand Jan. 1, 1920.....	\$2,515 33	Loans made on real estate.....	\$61,525 00			
Installment shares.....	32,005 50	Loans made on shares.....	5,085 00			
Full-paid shares.....	27,400 00	Installment shares withdrawn.....	6,545 89			
Loans on real estate paid off.....	34,965 00	Full-paid shares withdrawn.....	4,800 00			
Loans on shares paid off.....	6,120 00	Shares matured and paid.....	38,600 00			
Interest.....	14,473 43	Dividend paid on full-paid shares, Salaries.....	405 29 1,050 00			
Fines and fees.....	674 30	Taxes paid, personal.....	343 14			
Insurance and taxes repaid.....	5 15	Printing, supplies, advertising.....	52 25			
Real estate sold.....	427 00	Office and other expense items.....	272 10			
Judgments.....	115 97	Cash on hand Dec. 31, 1920.....	23 01			
Total.....	\$118,701 68	Total.....	\$118,701 68			
EXHIBIT OF LOANS FOR YEAR 1920.						
	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>		
On real estate.....	\$117,275 00	\$61,525 00	\$34,965 00	\$143,835 00		
On shares.....	4,335 00	5,085 00	6,120 00	3,300 00		
Totals.....	\$121,610 00	\$66,610 00	\$41,085 00	\$147,135 00		
EXHIBIT OF STOCK FOR YEAR 1920.						
	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	2,036	748	177	193		2,414
Full-paid.....		137	24			113
Totals.....	2,036	885	201	193		2,527
Par value of shares.....				Dues per share (per month).....		
\$200 00				\$1 00		
Average real-estate loan.....				Rate of interest on loans.....		
\$836 00				10%		
Average stock loan.....				Rate of div. earned inst. shares, 1920.....		
\$412 00				10.7%		
Entrance fee, per share.....				Rate of div. paid full-paid shares, 1920.....		
\$1 06				6%		
Number of members.....				Ratio of expense to gross profits.....		
364				11%		
Number of borrowers.....						
180						
Number of building loans made.....						
6						

The Citizens Building and Loan Association, Junction City, Kan.

A local association organized under the laws of Kansas, December 8, 1908. Authorized capital, \$1,000,000; charter expires December 8, 1958. President, LORING TROTT; Secretary, JOHN N. TRITLE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,952 27	Installment shares.....	\$123,924 70
Loans to members on real estate (nonnegotiable notes).....	132,200 00	Prepaid shares.....	1,021 16
Loans on shares.....	1,924 46	Full-paid shares.....	5,500 00
Ins. and taxes paid for borrowers,	5 28	Permanent stock.....	5,000 00
Total.....	<u>\$136,082 01</u>	Contingent fund.....	625 00
		Undivided profits.....	11 15
		Total.....	<u>\$136,082 01</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$3,664 04	Loans made on real estate.....	\$47,600 00
Installment shares.....	47,851 19	Loans made on shares.....	1,339 36
Full-paid shares.....	3,100 00	Installment shares withdrawn.....	1,487 33
Loans on real estate paid off.....	10,000 00	Shares matured and paid.....	20,100 00
Loans on shares paid off.....	914 90	Dividend paid on full-paid shares,	178 00
Interest.....	10,658 70	Dividend paid, permanent stock,	500 00
Fines and fees.....	922 10	Salaries.....	840 00
Borrowed money.....	11,000 00	Taxes paid personal.....	131 63
Profits on withdrawals.....	8 97	Office and other expense items....	698 31
Total.....	<u>\$88,119 90</u>	Borrowed money repaid.....	12,000 00
		Commissions to agents.....	1,293 00
		Cash on hand Dec. 31, 1920.....	1,952 27
		Total.....	<u>\$88,119 90</u>

EXHIBIT OF LOANS FOR YEAR 1920.				
	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$94,600 00	\$47,600 00	\$10,000 00	\$132,200 00
On shares.....	1,500 00	1,339 36	914 90	1,924 46
Totals.....	<u>\$96,100 00</u>	<u>\$48,939 36</u>	<u>\$10,914 90</u>	<u>\$134,124 46</u>

EXHIBIT OF STOCK FOR YEAR 1920.						
	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	5,782	2,928	251	200		8,259
Prepaid.....	12			1		11
Full-paid.....	24	31				55
Permanent.....	50					50
Totals.....	<u>5,868</u>	<u>2,959</u>	<u>251</u>	<u>201</u>		<u>8,375</u>

Par value of shares.....	\$100 00	Rate of interest on loans.....	8%
Average real-estate loan.....	\$1,387 00	Rate of div. cr. installment shares.....	8%
Average stock loan.....	\$617 00	Rate of div. paid full-paid shares, 1920,	6%
Entrance fee, per share.....	\$0 25	Rate of div. paid permanent stock, 1920,	10%
Number of members.....	537	Ratio of expense to gross profits.....	23%
Number of borrowers.....	87		
Number of building loans made....	10		

The Argentine Building and Loan Association, Argentine, Kan.

A local association organized under the laws of Kansas, September, 1906. Authorized capital, \$500,000; charter expires September, 1956. President, C. W. Green; Secretary, E. W. Wells.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$4,640 71	Installment shares.....	\$46,031 14
Loans to members on real estate (nonnegotiable notes).....	165,066 09	Full-paid shares.....	120,634 68
Loans on shares.....	2,150 00	Due borrowers.....	3,793 84
Furniture and fixtures.....	260 00	Contingent fund.....	1,483 44
Ins. and taxes paid for borrowers,	183 06	Undivided profits.....	474 79
All other assets.....	118 03	Total.....	\$172,417 89
Total.....	\$172,417 89		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$2,187 43	Loans made on real estate.....	\$89,400 00
Installment shares.....	22,302 87	Loans made on shares.....	1,000 00
Full-paid shares.....	44,658 94	Installment shares withdrawn....	12,099 56
Loans on real estate paid off....	33,322 20	Full-paid shares withdrawn.....	1,497 04
Interest.....	12,451 35	Dividend paid on full-paid shares,	8,186 99
Fines and fees.....	390 00	Ins. and taxes paid for borrowers,	187 96
Insurance and taxes repaid.....	11 90	Salaries.....	990 00
Rents received.....	50 00	Taxes paid, personal.....	375 75
Due borrowers.....	3,793 84	Office and other expense items....	666 29
Total.....	\$119,168 53	All other disbursements.....	124 23
		Cash on hand Dec. 31, 1920.....	4,640 71
		Total.....	\$119,168 53

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....		\$108,988 29	\$89,400 00	\$33,322 20	\$165,066 09
On shares.....		1,150 00	1,000 00		2,150 00
Totals.....		\$110,138 29	\$90,400 00	\$33,322 20	\$167,216 09

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....		1,504	1,115½	372¼			2,247¼
Full-paid.....		386	222½	8½			600
Totals.....		1,890	1,338	380¾			2,847¼

Par value of shares.....	\$200 00	Dues per share (per month).....	\$1 00
Average real-estate loan.....	\$1,310 04	Rate of interest on loans.....	9½%
Average stock loan.....	\$1,075 00	Rate of div. cr. installment shares, 1920,	8%
Entrance fee, per share.....	\$0 50	Rate of div. paid full-paid shares, 1920,	8%
Number of members.....	250	Ratio of expense to gross profits....	.15%+
Number of borrowers.....	107		
Number of building loans made....	10		

The Fidelity Building and Loan Association, Kansas City, Kan.

A local association organized under the laws of Kansas, October 15, 1901. Authorized capital, \$1,000,000; charter expires October 15, 1951. President, WILLARD MERRIAM; Secretary, W. J. SLOAN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$8,417 62	Installment shares.....	\$140,579 44
Loans to members on real estate (nonnegotiable notes).....	306,319 81	Prepaid shares.....	62,791 71
Loans to nonmembers on real estate (nonnegotiable notes)...	52,209 22	Deposit shares.....	5,020 21
Loans on shares.....	2,365 00	Full-paid shares.....	143,875 00
Bonds.....	5,500 00	Due borrowers.....	519 77
Real estate owned.....	3,763 39	Bills payable—borrowed money,	4,000 00
Due on real estate sold, contract,	3,275 51	Contingent fund.....	1,759 28
Ins. and taxes paid for borrowers,	2,335 04	Undivided profits.....	22,333 18
		Judgment.....	307 00
Total.....	<u>\$381,185 59</u>	Total.....	<u>\$381,185 59</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$2,608 43	Loans made on real estate.....	\$190,775 00
Installment shares.....	114,883 76	Loans made on shares.....	3,800 00
Prepaid shares.....	16,307 50	Installment shares withdrawn.....	71,753 30
Deposit shares.....	7,007 50	Prepaid shares withdrawn.....	4,858 67
Full-paid shares.....	89,300 00	Deposit shares withdrawn.....	1,992 10
Loans on real estate paid off.....	102,748 46	Full-paid shares withdrawn.....	54,650 00
Loans on shares paid off.....	3,550 00	Shares matured and paid.....	17,958 14
Interest.....	26,645 55	Dividend paid on full-paid shares,	6,987 38
Insurance and taxes repaid.....	4,108 91	Ins. and taxes paid for borrowers,	3,668 44
Real estate sold.....	461 33	Salaries.....	3,508 00
Rents received.....	125 00	Taxes paid, personal.....	306 28
Judgment.....	180 00	Repairs, insurance, taxes on real estate owned.....	59 65
Due borrowers.....	2,056 15	Printing, supplies, advertising...	742 99
Borrowed money.....	50,750 00	Office and other expense items...	1,491 65
Total.....	<u>\$420,732 59</u>	Due borrowers.....	2,979 37
		Borrowed money repaid.....	46,750 00
		All other disbursements.....	34 00
		Cash on hand Dec. 31, 1920.....	8,417 62
		Total.....	<u>\$420,732 59</u>

EXHIBIT OF LOANS FOR YEAR 1920.				
	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$270,502 49	\$190,775 00	\$102,748 46	\$358,529 03
On shares.....	2,115 00	3,800 00	3,550 00	2,365 00
Totals.....	<u>\$272,617 49</u>	<u>\$194,575 00</u>	<u>\$106,298 46</u>	<u>\$360,894 03</u>

EXHIBIT OF STOCK FOR YEAR 1920.						
	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	3,969	3,302½	1,147½	173½		5,950½
Prepaid.....	700½	179½	61			819
Deposit.....		189	64			125
Full-paid.....	1,092¼	893	546½			1,438¾
Totals.....	<u>5,761¾</u>	<u>4,564</u>	<u>1,819</u>	<u>173½</u>		<u>8,333¼</u>

Par value of shares.....	\$100 00	Dues per share (per month).....	\$1.00
Average real-estate loan.....	\$1,060 73	Rate of interest on loans.....	9%
Average stock loan.....	\$215 00	Rate of div. cr. installment shares, 1920,	6%
Number of members.....	640	Rate of div. paid full-paid shares, 1920,	6%
Number of borrowers.....	307	Ratio of expense to gross profits.....	22.5%
Number of building loans made....	11		

The Gibraltar Building, Loan and Savings Association, Kansas City, Kan.

A local association organized under the laws of Kansas, August 16, 1895. Authorized capital, \$750,000; charter expires August 16, 1945. President, E. L. FISCHER; Secretary, E. L. DENNIS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,848 61	Installment shares.....	\$160,243 13
Loans to members on real estate (nonnegotiable notes).....	255,325 00	Full-paid shares.....	117,950 00
Loans on shares.....	2,765 00	Due borrowers.....	1,087 21
Shares in other associations.....	5,000 00	Contingent fund.....	2,300 85
Bonds.....	7,100 00	All other liabilities.....	1,572 00
Real estate owned.....	300 00		
Due on real estate sold, contract,	9,240 59	Total.....	<u>\$283,153 19</u>
Furniture and fixtures.....	491 20		
Ins. and taxes paid for borrowers,	1,068 74		
All other assets.....	14 05		
Total.....	<u>\$283,153 19</u>		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$11,601 54	Loans made on real estate.....	\$127,100 00
Installment shares.....	50,887 78	Loans made on shares.....	3,773 19
Full-paid shares.....	53,400 00	Bonds.....	50 00
Loans on real estate paid off.....	37,200 00	Installment shares withdrawn.....	43,467 31
Loans on shares paid off.....	2,178 19	Full-paid shares withdrawn.....	3,300 00
Shares in other associations.....	5,000 00	Dividend paid on full-paid shares,	8,097 25
Interest.....	22,382 66	Ins. and taxes paid for borrowers,	977 80
Fines and fees.....	332 50	Salaries.....	2,013 41
Insurance and taxes repaid.....	1,312 33	Taxes paid, personal.....	433 68
Real estate sold.....	4,400 00	Rapairs, insurance, taxes on real estate owned.....	249 13
Rents received.....	992 78	Printing, supplies, advertising.....	376 94
Due borrowers.....	3,976 70	Office and other expense items.....	1,728 29
From all other sources.....	8,280 22	Due borrowers.....	3,071 94
Total.....	<u>\$201,944 70</u>	All other disbursements.....	5,457 15
		Cash on hand Dec. 31, 1920.....	1,848 61
		Total.....	<u>\$201,944 70</u>

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$165,425 00	\$127,100 00	\$37,200 00	\$255,325 00
On shares.....	1,170 00	3,773 19	2,178 19	2,765 00
Totals.....	<u>\$166,595 00</u>	<u>\$130,873 19</u>	<u>\$39,378 19</u>	<u>\$258,090 00</u>

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	4,066½	2,003	526	260	.....	5,244½
Full-paid.....	678½	546	45	.....	.....	1,179½
Totals.....	<u>4,745</u>	<u>2,549</u>	<u>571</u>	<u>260</u>	<u>.....</u>	<u>6,424</u>

Par value of shares.....	\$100 00	Dues per share (per week).....	25c and 30c
Average real-estate loan.....	\$1,050 71	Rate of interest on loans.....	10%
Average stock loan.....	\$251 36	Rate of div. cr. inst. shares, 1920, 8½ and 9%	.....
Entrance fee, per share.....	\$0 50	Rate of div. paid full-paid shares, 1920, 6 to 7%	.....
Number of members.....	474	Ratio of expense to gross profits.....	4%
Number of borrowers.....	221		

The Interstate Building and Loan Association, Kansas City, Kan.

A local association organized under the laws of Kansas, March, 1889. Authorized capital, \$5,000,000; charter expires March 15, 1939. President, GEORGE STUMPF; Secretary, E. H. MUELLER.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$19,600 36	Installment shares.....	\$130,811 40
Loans to members on real estate (nonnegotiable notes).....	625,960 30	Prepaid shares.....	16,594 72
Loans on shares.....	3,600 00	Full-paid shares.....	515,400 00
Real estate first mortgages.....	8,390 05	Due borrowers.....	1,948 54
Bonds.....	32,688 00	Contingent fund.....	10,371 84
Due on real estate sold, contract, Furniture and fixtures.....	3,906 47 2,000 00	Undivided profits.....	20,014 61
Ins. and taxes paid for borrowers, Sundry personal accounts.....	815 37 137 79	All other liabilities.....	1,987 23
All other assets.....	30 00	Total.....	<u>\$697,128 34</u>
Total.....	<u>\$697,128 34</u>		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$16,572 46	Loans made on real estate.....	\$428,950 34
Installment shares.....	46,768 22	Loans made on shares.....	7,035 00
Full-paid shares.....	354,400 00	Bonds.....	26,138 00
Loans on real estate paid off.....	182,564 77	Installment shares withdrawn.....	17,024 38
Loans on shares paid off.....	6,825 00	Prepaid shares withdrawn.....	1,272 78
Real estate first mortgages.....	6,540 13	Full-paid shares withdrawn.....	98,650 00
Shares in other associations.....	1,000 00	Shares matured and paid.....	42,138 26
Bonds.....	20,350 00	Dividend paid on full-paid shares, Ins. and taxes paid for borrowers, Salaries.....	18,857 48 4,741 40 10,396 00
Interest.....	51,099 79	Taxes paid, personal.....	1,370 00
Fines and fees.....	13 00	Printing, supplies, advertising.....	303 17
Insurance and taxes repaid.....	5,004 58	Office and other expense items.....	2,535 45
Sundry personal accounts.....	119,160 54	Due borrowers.....	30,254 13
Due borrowers.....	15,501 44	All other disbursements.....	119,897 91
Profits on withdrawals.....	166 01	Cash on hand Dec. 31, 1920.....	19,600 36
From all other sources.....	3,198 72	Total.....	<u>\$829,164 66</u>
Total.....	<u>\$829,164 66</u>		

EXHIBIT OF LOANS FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$394,504 91	\$428,950 34	\$189,104 90	\$634,350 35
On shares.....	3,390 00	7,035 00	6,825 00	3,600 00
Other securities.....	27,900 00	26,138 00	21,350 00	32,688 00
Totals.....	\$425,794 91	\$462,123 34	\$217,279 90	\$670,638 35

EXHIBIT OF STOCK FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	4,213	3,818	1,137	134	.....	6,760
Prepaid.....	239	.....	1	110	.....	128
Full-paid.....	1,298¼	1,763¼	479	.....	.....	2,582½
Totals.....	5,750¼	5,581¼	1,617	244	.....	9,470½

Par value of shares.....	\$200 00	Dues per share (per month).....	10c and \$2.00
Average real-estate loan.....	\$1,256 20	Rate of interest on loans.....	9%
Average stock loan.....	\$226 49	Rate of cr. installment shares, 1920.....	7%
Number of members.....	1,402	Rate of div. paid full-paid shares, 1920, 7%	7%
Number of borrowers.....	506	Ratio of expense to gross profits.....	28.64%
Number of building loans made....	38		

The Kingman Building, Savings and Loan Association, Kingman, Kan.

A local association organized under the laws of Kansas, June 17, 1909. Authorized capital, \$2,000,000; charter expires June 17, 1959. President, P. H. McKENNA; Secretary, S. D. LAFUZE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,723 72	Installment shares.....	\$44,094 22
Loans to members on real estate (nonnegotiable notes).....	52,755 00	Deposit shares.....	1,000 00
Loans on shares.....	290 00	Full-paid shares.....	10,000 00
Bonds.....	2,900 00	Contingent fund.....	300 00
		Undivided profits.....	2,274 50
Total.....	\$57,668 72	Total.....	\$57,668 72

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$1,437 54	Loans made on real estate.....	\$22,350 00
Installment shares.....	12,823 73	Loans made on shares.....	375 00
Deposit shares.....	400 00	Installment shares withdrawn.....	5,337 38
Loans on real estate paid off.....	12,075 00	Deposit shares withdrawn.....	100 00
Loans on shares paid off.....	135 00	Dividend paid on full-paid shares.....	1,044 18
Interest.....	4,395 15	Salaries.....	265 00
Fines and fees.....	62 37	Taxes paid, personal.....	16 49
Borrowed money.....	1,000 00	Printing, supplies, advertising.....	86 95
Profits on withdrawals.....	28 39	Office and other expense items.....	46 46
		Borrowed money repaid.....	1,000 00
Total.....	\$32,357 18	State fees.....	12 00
		Cash on hand Dec. 31, 1920.....	1,723 72
		Total.....	\$32,357 18

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....		\$42,480 00	\$22,350 00	\$12,075 00	\$52,755 00
On shares.....		50 00	375 00	135 00	290 00
Other securities.....		2,900 00			2,900 00
Totals.....		\$45,430 00	\$22,725 00	\$12,210 00	\$55,945 00

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....		1,068	492	149			1,411
Deposit.....		7	4	1			10
Full-paid.....		100					100
Totals.....		1,175	496	150			1,521

Par value of shares.....	\$100 00	Dues per share (per month).....	80c
Average real-estate loan.....	\$764 56	Rate of interest on loans.....	9%
Average stock loan.....	\$96 66	Rate of div. cr. installment shares, 1920.....	10%
Number of members.....	170	Rate of div. paid full-paid shares, 1920, to.....	10%
Number of borrowers.....	72	Ratio of expense to gross profits.....	9.5%

The Douglas County Building and Loan Association, Lawrence, Kan.

A local association organized under the laws of Kansas, April 27, 1915. Authorized capital, \$1,000,000; charter expires April 27, 1965. President, WILDER S. METCALF; Secretary, JOHN C. EMICK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$2,437 41	Installment shares.....	\$16,273 02
Loans to members on real estate (nonnegotiable notes).....	61,475 00	Deposit shares.....	240 33
Loans to nonmembers on real estate (nonnegotiable notes)....	250 00	Full-paid shares.....	33,876 00
Loans on shares.....	900 00	Loans assigned, other associations,	13,000 00
Total.....	\$65,062 41	Contingent fund.....	200 00
		Undivided profits.....	1,425 76
		All other liabilities.....	47 30
		Total.....	\$65,062 41

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	1,077 83	Loans made on real estate.....	\$27,775 00
Installment shares.....	9,481 08	Loans made on shares.....	100 00
Deposit shares.....	949 80	Installment shares withdrawn....	4,699 55
Full-paid shares.....	16,640 00	Deposit shares withdrawn.....	758 52
Loans on real estate paid off....	9,200 00	Full-paid shares withdrawn.....	12,090 00
Loans on shares paid off.....	256 00	Shares matured and paid.....	4,918 00
Real estate first mortgages.....	250 00	Dividend paid on full-paid shares,	2,045 69
Interest.....	4,973 01	Dividend paid on deposit stock..	1 79
Fines and fees.....	130 00	Ins. and taxes paid for borrowers,	65 46
Insurance and taxes repaid.....	65 46	Salaries.....	300 00
Due borrowers.....	14,221 74	Office and other expense items..	331 12
Loans assigned, other associations,	13,000 00	Due borrowers.....	14,221 74
From all other sources.....	9 00	All other disbursements.....	459 64
Total.....	\$70,253 92	Cash on hand Dec. 31, 1920.....	2,437 41
		Total.....	\$70,253 92

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....		\$43,400 00	\$27,775 00	\$9,450 00	\$61,725 00
On shares.....		1,056 00	100 00	256 00	900 00
Totals.....		\$44,456 00	\$27,875 00	\$9,706 00	\$62,625 00

EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	675.75	392.19	185.47	24.68			857.79
Deposit.....	15	20	14				21
Full-paid.....	319.26	166.40	120.90	26			338.76
Totals.....	1,010.01	578.59	320.37	50.68			1,217.55

Par value of shares.....	\$100 00	Rate of interest on loans.....	9%
Average real-estate loan.....	\$1,285 50	Rate of div. cr. inst. shares, 1920, 6 and 8%	
Average stock loan.....	\$900 00	Rate of div. paid full-paid shares, 1920, 6%	
Entrance fee, per share.....	\$0 50	Ratio of expense to gross profits... 14.98 + %	
Number of members.....	136		
Number of borrowers.....	46		

The Lawrence Building and Loan Association, Lawrence, Kan.

A local association organized under the laws of Kansas, 1909. Authorized capital, \$1,000,000; charter expires 1959. President, DR. H. REDING; Secretary, D. COEN BYRN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$2,749 98	Installment shares.....	\$120,165 41
Loans to members on real estate (nonnegotiable notes).....	225,429 00	Deposit shares.....	52 02
Loans on shares.....	1,447 40	Full-paid shares.....	94,050 00
Real estate owned.....	1,008 77	Bills payable—borrowed money.....	18,400 00
Due on real estate sold, contract.....	4,488 25	Contingent fund.....	1,857 20
Furniture and fixtures.....	400 00	Undivided profits.....	1,500 00
Ins. and taxes paid for borrowers.....	464 67		
Sundry personal accounts.....	36 56	Total.....	\$236,024 63
Total.....	\$236,024 63		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$5,213 36	Loans made on real estate.....	\$95,850 00
Installment shares.....	107,493 53	Loans made on shares.....	920 00
Deposit shares.....	268 90	Installment shares withdrawn.....	59,722 82
Full-paid shares.....	19,415 00	Prepaid shares withdrawn.....	503 00
Loans on real estate paid off.....	33,500 00	Deposit shares withdrawn.....	484 40
Loans on shares paid off.....	147 60	Full-paid shares withdrawn.....	16,075 00
Real estate sold on contract.....	327 60	Dividend paid on full-paid shares.....	5,190 80
Interest.....	18,282 31	Real estate purchased.....	1,060 03
Insurance and taxes repaid.....	558 41	Ins. and taxes paid for borrowers.....	7 21
Real estate sold.....	1,070 26	Salaries and directors' fees.....	2,603 00
Borrowed money.....	5,400 00	Taxes paid, personal.....	6 81
Total.....	\$191,676 97	Printing, supplies, advertising.....	74 90
		Office and other expense items.....	419 02
		Interest paid.....	915 00
		Borrowed money repaid.....	5,000 00
		Furniture and fixtures.....	95 00
		Cash on hand Dec. 31, 1920.....	2,749 98
		Total.....	\$191,676 97

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$163,079 00	\$95,850 00	\$33,500 00	\$225,429 00	
On shares.....	675 00	920 00	147 60	1,447 40	
Other securities.....	37 27		71	36 56	
Totals.....	\$163,791 27	\$96,770 00	\$33,648 31	\$226,912 96	

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	2,872	1,734	152	189			4,265
Prepaid.....	4			4			
Deposit.....	3		1				2
Full-paid.....	907	332	299				940
Totals.....	3,786	2,066	452	193			5,207

Par value of shares.....	\$100 00	Rate of interest on loans.....	9%
Average real-estate loan.....	\$1,665 00	Rate of div. cr. inst. shares, 1920, 6 and 9%	
Average stock loan.....	\$206 75	Rate of div. paid full-paid shares, 1920, 6%	
Number of members.....	402	Ratio of expense to gross profits.....	16½%
Number of borrowers.....	136		
Number of building loans made....	61		

The Citizens Mutual Building and Loan Association, Leavenworth, Kan.

A local association organized under the laws of Kansas, March 4, 1884. Authorized capital, \$6,000,000; charter expires March 4, 1983. President, W. F. COBB; Secretary, OTTO BAUER.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$3,525 55	Installment shares.....	\$498,616 84
Loans to members on real estate (nonnegotiable notes).....	995,750 00	Full-paid shares.....	495,350 00
Loans on shares.....	14,800 00	Contingent fund.....	5,049 25
Bonds, U. S. Liberty.....	1,400 00	Surplus.....	24,059 59
Real estate owned.....	10,408 40	All other liabilities.....	4,408 08
Furniture and fixtures.....	314 55		
Ins. and taxes paid for borrowers,	63 75	Total.....	<u>\$1,027,483 76</u>
Sundry personal accounts.....	143 30		
All other assets.....	1,078 21		
Total.....	<u>\$1,027,483 76</u>		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$9,168 09	Loans made on real estate.....	\$455,100 00
Installment shares.....	127,720 00	Loans made on shares.....	15,600 00
Full-paid shares.....	443,850 00	Installment shares withdrawn.....	49,000 18
Loans on real estate paid off.....	177,250 00	Full-paid shares withdrawn.....	213,400 00
Loans on shares paid off.....	12,750 00	Shares matured and paid.....	84,253 40
Interest.....	63,325 13	Dividend paid on full-paid shares,	20,192 88
Fines and fees.....	1,938 40	Ins. and taxes paid for borrowers,	443 96
Insurance and taxes repaid.....	31 28	Salaries.....	6,741 66
Real estate sold.....	12,750 23	Taxes paid, personal.....	139 44
Rents received.....	1,234 50	Repairs, insurance, taxes on real estate owned.....	821 34
Sundry personal accounts.....	12 00	Printing, supplies, advertising..	370 45
From all other sources.....	8,291 42	Office and other expense items..	1,902 17
Total.....	<u>\$858,321 05</u>	All other disbursements.....	6,830 02
		Cash on hand Dec. 31, 1920.....	3,525 55
		Total.....	<u>\$858,321 05</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....		\$723,000 00	\$455,100 00	\$182,350 00	\$995,750 00
On shares.....		11,950 00	15,600 00	12,750 00	14,800 00
Totals.....		\$734,950 00	\$470,700 00	\$195,100 00	\$1,010,550 00

EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....		7,923	3,507	972	420	26	10,012
Full-paid.....		1,324½	2,219¼	1,067	.....	.....	2,476¾
Totals.....		9,247½	5,726¼	2,038	420	26	12,488¾

Par value of shares.....	\$200 00	Dues per share (per month).....	\$1 00
Average real-estate loan.....	\$1,260 00	Rate of interest on loans.....	7.2%
Average stock loan.....	\$210 00	Rate of div. cr. installment shares, 1920,	7%
Entrance fee, per share; first share 75c, bal. 50c		Rate of div. paid full-paid shares, 1920,	5%
Number of members.....	1,643	Ratio of expense to gross profits.....	14%
Number of borrowers.....	757		
Number of building loans made....	12		

The Leavenworth Mutual Building, Loaning and Savings Association, Leavenworth, Kan.

A local association organized under the laws of Kansas, April 7, 1888.
Authorized capital, \$1,000,000; charter expires April 7, 1987. President,
ALBERT W. BAUER; Secretary, HENRY F. OELSCHLAGER.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$33 65	Installment shares.....	\$229,903 44
Loans to members on real estate (nonnegotiable notes).....	350,400 00	Full-paid shares.....	90,450 00
Loans on shares.....	4,705 00	Bills payable—borrowed money.....	40,225 00
Due on real estate sold, contract.....	1,443 59	Contingent fund.....	551 77
Furniture and fixtures.....	108 91	Undivided profits.....	3,313 54
Ins. and taxes paid for borrowers.....	707 67	All other liabilities.....	593 25
Sundry personal accounts.....	7,638 18	Total.....	\$365,037 00
Total.....	\$365,037 00		
RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$26 98	Loans made on real estate.....	\$135,550 00
Installment shares.....	58,844 00	Loans made on shares.....	2,500 00
Full-paid shares.....	44,800 00	Installment shares withdrawn.....	25,483 92
Loans on real estate paid off.....	79,350 00	Full-paid shares withdrawn.....	35,300 00
Loans on shares paid off.....	895 00	Shares matured and paid.....	21,607 19
Interest.....	21,042 54	Dividend paid on full-paid shares.....	3,357 02
Fines and fees.....	1,098 50	Real estate purchased.....	1,137 82
Insurance and taxes repaid.....	160 56	Ins. and taxes paid for borrowers.....	118 46
Real estate sold.....	295 75	Taxes paid, personal.....	41 30
Borrowed money.....	77,670 00	Office and other expense items.....	3,650 51
Profits on withdrawals.....	836 57	Borrowed money repaid.....	46,470 00
From all other sources.....	223 50	All other disbursements.....	9,993 53
Total.....	\$285,243 40	Cash on hand Dec. 31, 1920.....	33 65
		Total.....	\$285,243 40
EXHIBIT OF LOANS FOR YEAR 1920.			
	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off. In force Dec. 31.</i>
On real estate.....	\$294,200 00	\$135,550 00	\$79,350 00 \$350,400 00
On shares.....	3,100 00	2,500 00	895 00 4,705 00
Totals.....	\$297,300 00	\$138,050 00	\$80,245 00 \$355,105 00
EXHIBIT OF STOCK FOR YEAR 1920.			
	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn. Shares matured. Shares canceled. In force Dec. 31.</i>
Installment.....	2,878	1,080	432 108 3,418
Full-paid.....	404½	224	176½ 108 452½
Totals.....	3,282½	1,304	608½ 108 3,870½
Par value of shares.....	\$200 00		Dues per share (per month)..... \$1 50
Average real-estate loan.....	\$926 19		Rate of interest on loans..... 6%
Average stock loan.....	\$174 25		Rate of div. cr. inst. shares, 1920..... 6%
Entrance fee, per share.....	\$0 50		Rate of div. paid full-paid shares, 1920..... 4%
Number of members.....	601		Ratio of expense to gross profits..... 14%
Number of borrowers.....	341		

The Lyons Building and Loan Association, Lyons, Kan.

A local association organized under the laws of Kansas, March 12, 1913. Authorized capital, \$400,000; charter expires March 12, 1963. President, L. C. NEEDHAM; Secretary, A. G. HARTROUFT.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,850 95	Installment shares.....	\$26,868 16
Loans to members on real estate (nonnegotiable notes).....	71,525 00	Prepaid shares.....	3,637 21
Rural credit loans.....	3,000 00	Full-paid shares.....	21,750 00
Loans on shares.....	1,585 00	Permanent stock.....	8,390 00
Total.....	\$77,960 95	Rural credit full-paid shares.....	4,150 00
		Bills payable—borrowed money,	9,500 00
		Contingent fund.....	525 00
		Undivided profits.....	3,027 58
		All other liabilities.....	113 00
		Total.....	\$77,960 95

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$2,924 30	Loans made on real estate.....	\$44,650 00
Installment shares.....	16,245 15	Loans made on shares.....	1,385 00
Prepaid shares.....	250 00	Real estate first mortgages.....	3,000 00
Permanent shares.....	8,390 00	Installment shares withdrawn.....	4,382 63
Full-paid shares.....	28,900 00	Full-paid shares withdrawn.....	23,500 00
Rural credit full-paid shares.....	4,150 00	Shares matured and paid.....	3,326 94
Loans on real estate paid off.....	14,625 00	Dividend paid on full-paid shares,	1,147 79
Loans on shares paid off.....	600 00	Dividend paid, permanent stock,	187 90
Interest.....	5,544 95	Salaries.....	237 00
Fines and fees.....	319 00	Printing, supplies, advertising.....	247 85
Due borrowers.....	3,035 00	Office and other expense items.....	208 55
Borrowed money.....	22,500 00	Due borrowers.....	5,635 00
Profits on withdrawals.....	35 23	Borrowed money repaid.....	17,000 00
From all other sources.....	399 15	All other disbursements.....	1,158 12
Total.....	\$107,917 73	Cash on hand Dec. 31, 1920.....	1,850 95
		Total.....	\$107,917 73

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$41,500 00		\$44,650 00	\$14,625 00	\$71,525 00
On shares.....	800 00		1,385 00	600 00	1,585 00
Other securities.....			3,000 00		3,000 00
Totals.....	\$42,300 00		\$49,035 00	\$15,225 00	\$76,110 00

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	1,310	790	258.2	42			1,799.2
Prepaid.....	45	1					46
Full-paid.....	164.2	343.2	290.2				217.2
Permanent.....		95					95
Rural credit, full-paid.....		41.2					41.2
Totals.....	1,519.2	1,273	549	42			2,199.2

Par value of shares.....	\$100 00	Dues per share (per month).....	50c and \$1.00
Average real-estate loan.....	\$1,788 00	Rate of interest on loans.....	9%
Average stock loan.....	\$264 00	Rate of div. cr. installment shares, 1920,	8%
Entrance fee, per share.....	\$0 50	Rate of div. paid full-paid shares, 1920,	6%
Number of members.....	186	Rate of div. paid full-paid shares, rural	
Number of borrowers.....	45	credit, 1920.....	5½%
		Rate of div. paid permanent stock, 1920,	8%
		Ratio of expense to gross profits.....	8%

The Home Building and Loan Association, Manhattan, Kan.

A local association organized under the laws of Kansas, November, 1906. Authorized capital, \$500,000; charter expires November, 1931. President, B. W. SMITH; Secretary, S. J. PRATT.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$4,170 72	Installment shares.....	\$169,670 63
Loans to nonmembers on real estate (nonnegotiable notes)...	203,946 14	Prepaid shares.....	16,963 74
Loans on shares.....	17,072 50	Full-paid shares.....	48,940 00
Bonds.....	10,000 00	Contingent fund.....	775 00
Real estate owned.....	1,850 00	Undivided profits.....	817 46
Ins. and taxes paid for borrowers,	38 80	All other liabilities.....	54 43
All other assets.....	143 10		
Total.....	<u>\$237,221 26</u>	Total.....	<u>\$237,221 26</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$8,221 11	Loans made on real estate.....	\$69,050 00
Installment shares.....	24,238 35	Loans made on shares.....	16,710 00
Prepaid shares.....	3,625 00	Installment shares withdrawn.....	1,885 70
Full-paid shares.....	24,925 00	Full-paid shares withdrawn.....	31,085 00
Loans on real estate paid off.....	62,022 92	Shares matured and paid.....	24,678 00
Loans on shares paid off.....	8,457 47	Dividend paid on full-paid shares,	2,122 27
Interest.....	21,107 93	Real estate purchased.....	1,850 00
Fines and fees.....	54 83	Ins. and taxes paid for borrowers,	632 87
Insurance and taxes repaid.....	868 59	Salaries.....	350 00
Real estate sold.....	2,000 00	Taxes paid, personal.....	1,222 41
Rents received.....	51 00	Repairs, insurance, taxes on real estate owned.....	56 95
Profits on withdrawals.....	129 21	Office and other expense items.....	554 88
From all other sources.....	667 39	Due borrowers.....	2,000 00
Total.....	<u>\$156,368 80</u>	Cash on hand Dec. 31, 1920.....	4,170 72
		Total.....	<u>\$156,368 80</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....		\$196,919 06	\$69,050 00	\$62,022 92	\$203,946 14
On shares.....		8,819 97	16,710 00	8,457 47	17,072 20
Other securities.....		10,417 62	594 07	868 59	10,143 10
Totals.....		<u>\$216,156 65</u>	<u>\$86,354 07</u>	<u>\$71,348 98</u>	<u>\$231,161 74</u>

EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....		3,876	566	131	235		4,076
Prepaid.....		162	48	4	3		203
Full-paid.....		551	249.25	310.85			489.4
Totals.....		<u>4,589</u>	<u>863.25</u>	<u>445.85</u>	<u>238</u>		<u>4,768.4</u>

Par value of shares.....	\$100 00	Dues per share (per month).....	50c and \$1.45
Average real-estate loan.....	\$1,544 28	Rate of interest on loans.....	8½%
Average stock loan.....	\$853 62	Rate of div. cr. inst. shares, 1920.....	10½%
Entrance fee.....	\$1 00	Rate of div. paid full-paid shares, 1920,	6%
Number of members.....	332	Ratio of expense to gross profits.....	10%
Number of borrowers.....	132		

The Manhattan Building, Loan and Savings Association, Manhattan, Kan.

A local association organized under the laws of Kansas, April 22, 1885. Authorized capital, \$1,500,000; charter expires April 22, 1935. President, C. F. LITTLE; Secretary, GEO. S. MURPHEY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$4,608 13	Installment shares.....	\$564,036 28
Loans to members on real estate (nonnegotiable notes).....	494,700 00	Contingent fund.....	1,100 00
Loans on shares.....	4,300 00	Undivided profits.....	4,737 14
Bonds.....	61,276 00	Total.....	<u>\$569,873 42</u>
Real state owned.....	2,401 92		
Ins. and taxes paid for borrowers,	687 37		
All other assets.....	1,900 00		
Total.....	<u>\$569,873 42</u>		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$26,305 48	Loans made on real estate.....	\$145,200 00
Installment shares.....	87,723 00	Loans made on shares.....	2,000 00
Loans on real estate paid off.....	97,700 00	Bonds.....	14,500 00
Bonds.....	19,428 00	Installment shares withdrawn.....	7,325 04
Interest.....	40,378 27	Dividend paid on full-paid shares,	96,538 09
Fines and fees.....	1,159 75	Ins. and taxes paid for borrowers,	452 73
Insurance and taxes repaid.....	182 86	Salaries.....	505 00
Rents received.....	392 04	Taxes paid, personal.....	1,667 10
Profits on withdrawals.....	277 89	Printing, supplies, advertising.....	175 00
From all other sources.....	100 00	Office and other expense items.....	526 20
Total.....	<u>\$273,647 29</u>	All other disbursements.....	150 00
		Cash on hand Dec. 31, 1920.....	4,608 13
		Total.....	<u>\$273,647 29</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>		
On real estate.....		\$447,200 00	\$145,200 00	\$97,700 00	\$494,700 00		
On shares.....		2,300 00	2,000 00	.....	4,300 00		
Totals.....		\$449,500 00	\$147,200 00	\$97,700 00	\$499,000 00		
EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....		14,143	2,585	334	943	.....	15,451
Par value of shares.....	\$100 00	Dues per share (per month).....				50c	
Average real-estate loan.....	\$1,638 08	Rate of interest on loans.....				8%	
Average stock loan.....	\$1,075 00	Rate of div. cr. inst. shares, 1920.....				7%	
Entrance fee, per share.....	\$0 25						
Number of members.....	1,206						
Number of borrowers.....	302						
Number of building loans made....	54						

The Union Building, Loan and Savings Association, Manhattan, Kan.

A local association organized under the laws of Kansas, April, 1915.
Authorized capital, \$1,000,000; charter expires, ———. President, W. H.
DONALDSON; Secretary, C. E. FLOERSCH.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand	\$5,515 99	Installment shares	\$53,510 32
Loans to members on real estate (nonnegotiable notes)	117,530 04	Prepaid shares	68,366 91
Loans to nonmembers on real estate (nonnegotiable notes)	19,500 00	Full-paid shares	13,956 57
Bonds—Liberty	1,000 00	Due borrowers	23 00
		Bills payable—borrowed money,	7,000 00
		Contingent fund	310 00
		Undivided profits	379 23
Total	<u>\$143,546 03</u>	Total	<u>\$143,546 03</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920	\$4,313 08	Loans made on real estate	\$54,350 00
Installment shares	16,604 55	Installment shares withdrawn	418 59
Prepaid shares	25,059 00	Full-paid shares withdrawn	2,377 00
Full-paid shares	2,410 00	Shares matured and paid	31,396 15
Loans on real estate paid off	29,191 77	Dividend paid on full-paid shares,	597 72
Interest	10,306 45	Salaries	235 00
Fines and fees	143 85	Taxes paid, personal	72 41
Due borrowers	23 00	Printing, supplies, advertising	155 92
Borrowed money	11,000 00	Office and other expense items	20 12
Profits on withdrawals	70	Due borrowers	23 00
From all other sources	169 80	All other disbursements	60 30
		Cash on hand Dec. 31, 1920	5,515 99
Total	<u>\$99,222 20</u>	Total	<u>\$99,222 20</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>		
On real estate.....		\$111,871 81	\$54,350 00	\$29,191 77	\$137,030 04		
EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	2,615.75	977	141.25	110			3,341.50
Prepaid.....	681.33	344.67		194			832
Full-paid.....	139.23	24.10	23.77				139.56
Totals.....	3,436.31	1,345.77	165.02	304			4,313.06

Par value of shares	\$100 00	Dues per share (per month)	50c and \$1.45
Average real-estate loan	\$1,779 49	Rate of interest on loans	8½%
Entrance fee, per share	\$1 00	Rate of div. cr. inst. shares, 1920	10%
Number of members	369	Rate of div. paid full-paid shares, 1920	4%
Number of borrowers	77	Rate of div. paid full-paid shares, rural credit, 1920	4.4%

The Barber County Building and Loan Association, Medicine Lodge, Kan.

A local association organized under the laws of Kansas, December 24, 1919. Authorized capital, \$10,000,000; charter expires December 24, 1969. President, A. D. SHAW; Secretary, E. E. LAKE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$2,449 80	Installment shares.....	\$3,966 12
Loans to members on real estate (nonnegotiable notes).....	51,800 00	Deposit shares.....	140 70
Real estate first mortgages.....	1,350 12	Full-paid shares.....	23,200 00
Furniture and fixtures.....	325 00	Permanent stock.....	5,000 00
Ins. and taxes paid for borrowers,	41 50	Due borrowers.....	2,550 00
Total.....	<u>\$55,966 42</u>	Loans assigned, other associations,	19,900 00
		Contingent fund.....	50 00
		Undivided profits.....	1,159 60
		Total.....	<u>\$55,966 42</u>
RECEIPTS.		DISBURSEMENTS.	
Installment shares.....	\$3,917 35	Loans made on real estate.....	\$50,908 11
Permanent shares.....	5,000 00	Real estate first mortgages.....	1,302 12
Deposit shares.....	125 70	Full-paid shares withdrawn.....	2,000 00
Full-paid shares.....	25,200 00	Dividend paid on full-paid shares,	611 00
Loans on real estate paid off....	1,770 53	Ins. and taxes paid for borrowers,	41 50
Interest.....	2,850 32	Borrowed money repaid.....	4,770 00
Borrowed money.....	24,669 86	All other disbursements.....	1,755 90
Profits on withdrawals.....	10 50	Cash on hand Dec. 31, 1920.....	2,449 80
From all other sources.....	294 17	Total.....	<u>\$63,838 43</u>
Total.....	<u>\$63,838 43</u>		

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....			\$56,150 12	\$3,000 00	\$53,150 12

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....			686	34		10	642
Deposit.....			9				9
Full-paid.....			252	20			232
Permanent.....			50				50
Totals.....			997	54		10	933

Par value of shares.....	\$100 00	Dues per share.....	varies
Average real-estate loan.....	\$1,518 57	Rate of interest on loans.....	9%
Number of members.....	100	Rate of div. cr. inst. shares, 1920, 6 and 9%	
Number of borrowers.....	35	Rate of div. paid full-paid shares, 1920..	6%
Number of building loans made....	12		

The Mulberry Building and Loan Association, Mulberry, Kan.

A local association organized under the laws of Kansas, March, 1913. Authorized capital, \$500,000; charter expires March, 1963. President, CHAS. H. KURTZ; Secretary, W. L. MCCULLOUGH.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$2,068 86	Installment shares.....	\$48,637 58
Loans to members on real estate (nonnegotiable notes).....	49,800 00	Full-paid shares.....	400 00
Total.....	<u>\$51,868 86</u>	Contingent fund.....	79 07
		Undivided profits.....	2,475 26
		All other liabilities.....	276 95
		Total.....	<u>\$51,868 86</u>

RECEIPTS.		DISBURSEMENTS.	
Installment shares.....	\$5,426 00	Loans made on real estate.....	\$6,250 00
Full-paid shares.....	200 00	Installment shares withdrawn....	304 32
Loans on real estate paid off....	1,000 00	Salaries.....	50 00
Interest.....	2,198 80	Printing, supplies, advertising....	9 15
Fines and fees.....	59 90	Office and other expense items....	60 30
Borrowed money.....	2,000 00	Borrowed money repaid.....	2,000 00
Profits on withdrawals.....	29 82	All other disbursements.....	12 32
From all other sources.....	25 50	Cash on hand Dec. 31, 1920.....	2,068 86
Total.....	<u>\$10,940 02</u>	Overdraft Dec. 31, 1920.....	185 07
		Total.....	<u>\$10,940 02</u>

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....		\$44,550 00	\$6,250 00	\$1,000 00	\$49,800 00

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....		877	105	17			965
Full-paid.....		2	2				2
Totals.....		879	107	17			967

Par value of shares.....	\$200 00	Dues per share (per month).....	\$1 00
Average real-estate loan.....	\$623 33	Ratio of expense to gross profits.....	5.4%
Entrance fee, per share.....	\$0 25		
Number of members.....	201		
Number of borrowers.....	78		

The Pioneer Savings and Loan Association, McPherson, Kan.

A local association organized under the laws of Kansas, September 10, 1919. Authorized capital, \$2,000,000; charter expires September 10, 1969. President, C. K. HAWLEY; Secretary, A. W. BREMYER.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,701 71	Permanent stock.....	\$10,000 00
Loans to members on real estate (nonnegotiable notes).....	30,093 27	Rural credit installment shares..	17,205 02
Rural credit loans.....	3,000 00	Rural credit full-paid shares.....	13,721 00
Real-estate owned, office bldg....	10,000 00	Bills payable—borrowed money,	5,000 00
Furniture and fixtures.....	1,500 00	Contingent fund.....	9 02
		Undivided profits.....	359 94
Total.....	<u>\$46,294 98</u>	Total.....	<u>\$46,294 98</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$1,897 20	Loans made on real estate.....	\$15,400 00
Permanent shares.....	5,000 00	Loans made on shares.....	60 00
Rural credit installment shares....	9,665 28	Rural cr. inst. shares withdrawn,	880 74
Rural credit full-paid shares.....	6,700 00	Dividend paid on full-paid shares,	282 54
Loans on real estate paid off.....	741 17	Real estate purchased.....	10,000 00
Loans on shares paid off.....	60 00	Office and other expense items....	1,697 10
Interest.....	918 44	Cash on hand Dec. 31, 1920.....	1,701 71
Borrowed money.....	5,000 00		
From all other sources.....	40 00	Total.....	<u>\$30,022 09</u>
Total.....	<u>\$30,022 09</u>		

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$7,946 67	\$26,200 00	\$1,053 40	\$33,093 27
On shares.....		60 00	60 00	
Totals.....	<u>\$7,946 67</u>	<u>\$26,260 00</u>	<u>\$1,113 40</u>	<u>\$33,093 27</u>

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Permanent.....	50	50				100
Rural credit, installment.....	168	6,091	68			6,191
Rural credit, full-paid.....	43	94				137
Totals.....	<u>261</u>	<u>6,235</u>	<u>68</u>			<u>6,428</u>

Par value of shares.....	\$100 00	Dues per share.....	optional with member
Average real-estate loan.....	\$2,137 50	Rate of interest on loans.....	7 to 8%
Average stock loan.....	\$30 00	Rate of div. cr. inst. shares, 1920....	5 and 6%
Number of members.....	169	Rate of div. credited installment shares, rural credit, 1920.....	5 and 6%
Number of borrowers.....	16	Rate of div. paid full-paid shares, rural credit, 1920.....	5 and 6%
Number of building loans made....	15	Ratio of expense to gross profits.....	30+%

The Neodesha Building and Loan Association, Neodesha, Kan.

A local association organized under the laws of Kansas, February 12, 1887. Authorized capital, \$1,000,000; charter expires April 9, 1963. President, ADOLPH BAUMAN; Secretary, B. H. HILL.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,995 46	Installment shares.....	\$369,872 27
Loans to members on real estate (nonnegotiable notes).....	356,700 00	Contingent fund.....	6,000 00
Loans on shares.....	3,600 00	Undivided profits.....	13 77
Real estate first mortgages.....	2,000 00	Total.....	<u>\$375,886 04</u>
Bonds.....	11,000 00		
Due on real estate sold, contract,	365 00		
Ins. and taxes paid for borrowers,	225 58		
Total.....	<u>\$375,886 04</u>		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$15,684 34	Loans made on real estate.....	\$120,500 00
Installment shares.....	71,955 25	Loans made on shares.....	1,100 00
Loans on real estate paid off.....	48,650 00	Installment shares withdrawn.....	6,580 20
Real estate first mortgages.....	4,000 00	Shares matured and paid.....	43,355 01
Bonds.....	955 33	Salaries.....	1,300 00
Interest.....	34,229 45	Taxes paid, personal.....	775 73
Fines and fees.....	692 80	Printing, supplies, advertising....	63 00
Real estate sold.....	45 00	Office and other expense items.....	631 77
Borrowed money.....	17,000 00	Borrowed money repaid.....	17,000 00
Profits on withdrawals.....	92 00	Cash on hand Dec. 31, 1920.....	1,995 46
Total.....	<u>\$193,304 17</u>	Total.....	<u>\$193,304 17</u>

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$284,850 00	\$120,500 00	\$48,650 00	\$356,700 00
On shares.....	2,500 00	1,100 00		3,600 00
Other securities.....	17,955 33		4,955 33	13,000 00
Totals.....	<u>\$305,305 33</u>	<u>\$121,600 00</u>	<u>\$53,605 33</u>	<u>\$373,300 00</u>

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	8,566	1,596	151	416		9,595
Par value of shares.....	\$100 00					50c
Average real-estate loan.....	\$1,219 00					Rate of interest on loans..... 9.96%
Average stock loan.....	\$900 00					Rate of div. cr. inst. shares, 1920..... 10%
Entrance fee, per share.....	\$0 50					Ratio of expense to gross profits..... 9 + %
Number of members.....	583					
Number of borrowers.....	293					
Number of building loans made.....	69					

The Neosho Falls Building and Loan Association, Neosho Falls, Kan.

A local association organized under the laws of Kansas, March 28, 1914. Authorized capital, \$100,000; charter expires March 28, 1944. President, L. L. THRALL; Secretary, J. W. DICKSON.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$263 01	Installment shares.....	\$7,510 45
Loans to members on real estate (nonnegotiable notes).....	1,100 00	Contingent fund.....	17 50
Loans to nonmembers on real estate (nonnegotiable notes)...	3,500 00	Undivided profits.....	1,165 06
Loans on shares.....	2,730 00	Total.....	\$8,693 01
Real estate first mortgages.....	1,100 00		
Total.....	\$8,693 01		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$1,714 76	Loans made on real estate.....	\$1,000 00
Installment shares.....	789 25	Loans made on shares.....	1,500 00
Loans on real estate paid off....	150 00	Installment shares withdrawn...	771 00
Bonds.....	882 00	Dividend paid on full-paid shares,	33 90
Interest.....	143 90	Dividend paid, permanent stock,	39 00
Total.....	\$3,679 91	Salaries.....	60 00
		Office and other expense items...	13 00
		Cash on hand Dec. 31, 1920.....	263 01
		Total.....	\$3,679 91

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....		\$4,850 00	\$1,000 00	\$150 00	\$5,700 00
On shares.....		1,230 00	1,500 00		2,730 00
Totals.....		\$6,080 00	\$2,500 00	\$150 00	\$8,430 00

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....		105		10			95

Par value of shares.....	\$100 00	Dues per share (per week).....	25c
Average real-estate loan.....	\$570 00	Rate of interest on loans.....	7.8%
Average stock loan.....	\$303 00	Ratio of expense to gross profits.....	50%
Entrance fee, per share.....	\$0 25		
Number of members.....	23		
Number of borrowers.....	12		
Number of building loans made....	4		

The Reno Building and Loan Association, Nickerson, Kan.

A local association organized under the laws of Kansas, August 13, 1895. Authorized capital, \$500,000; charter expires August 13, 1935. President, H. E. FLEMING; Secretary, W. W. WARD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$258 67	Installment shares.....	\$41,675 22
Loans to members on real estate (nonnegotiable notes).....	38,700 00	Contingent fund.....	199 66
Loans to nonmembers on real estate (nonnegotiable notes)...	12,675 00	Undivided profits.....	12,121 21
Loans on shares.....	2,350 00	Total.....	\$53,996 09
Ins. and taxes paid for borrowers, 12 42			
Total.....	\$53,996 09		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$840 13	Loans made on real estate.....	\$15,200 00
Installment shares.....	10,761 60	Loans made on shares.....	1,200 00
Loans on real estate paid off.....	10,950 00	Installment shares withdrawn....	7,307 58
Loans on shares paid off.....	350 00	Dividend paid on full-paid shares,	3,144 50
Interest.....	4,778 54	Salaries.....	300 00
Total.....	\$27,680 27	Office and other expense items...	269 52
		Cash on hand Dec. 31, 1920.....	258 67
		Total.....	\$27,680 27

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....		\$47,725 00	\$14,600 00	\$10,950 00	\$51,875 00
On shares.....		900 00	1,800 00	350 00	2,350 00
Totals.....		\$48,625 00	\$16,400 00	\$11,300 00	\$53,725 00

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....		1,444	403	204			1,643
Par value of shares.....	\$100 00						60c
Average real-estate loan.....	\$713 00						10%
Average stock loan.....	\$300 00						6%
Number of members.....	213						8%
Number of borrowers.....	72						
Dues per share (per month).....							
Rate of interest on loans.....							
Rate of div. cr. inst. shares, 1920.....							
Ratio of expense to gross profits.....							

The Johnson County Savings and Loan Association, Olathe, Kan.

A local association organized under the laws of Kansas, January 25, 1916. Authorized capital, \$300,000; charter expires February 4, 1966. President, W. J. RHOADES; Secretary, WILL H. MCGEE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,861 52	Deposit shares.....	\$44,830 72
Loans to members on real estate (nonnegotiable notes).....	41,974 22	Permanent stock.....	1,200 00
Real estate first mortgages.....	3,650 00	Due borrowers.....	375 00
Ins. and taxes paid for borrowers, 55 63		Contingent fund.....	600 00
Total.....	\$47,541 37	Undivided profits.....	535 65
		Total.....	\$47,541 37

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$903 48	Loans made on real estate.....	\$32,398 31
Deposit shares.....	34,218 86	Deposit shares withdrawn.....	12,424 51
Loans on real estate paid off.....	12,120 93	Dividend paid on deposit shares,	1,617 30
Interest.....	2,799 86	Dividend paid, permanent stock,	180 00
Due borrowers.....	375 00	Salaries.....	510 00
Borrowed money.....	5,100 00	Borrowed money repaid.....	6,400 00
Total.....	\$55,518 13	All other disbursements.....	126 49
		Cash on hand Dec. 31, 1920.....	1,861 52
		Total.....	\$55,518 13

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....		\$25,346 84	\$32,398 31	\$12,120 93	\$45,624 22
Other securities.....		55 63			55 63
Totals.....		\$25,402 47	\$32,398 31	\$12,120 93	\$45,679 85

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Deposit.....		750	293	87			956
Permanent.....		12					12
Totals.....		762	293	87			968

Par value of shares.....	\$100 00	Rate of interest on loans.....	9%
Average real-estate loan.....	\$894 00	Rate of div. paid permanent stock, 1920,	15%
Number of members.....	213	Ratio of expense to gross profits.....	31%
Number of borrowers.....	48		

Consolidated Building and Loan Association, Osawatomie, Kan.

A local association organized under the laws of Kansas, June 27, 1920. Authorized capital, \$1,000,000; charter expires June 27, 1949. President, W. H. CAMPBELL; Secretary, D. BRENNEMAN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$323 07	Installment shares.....	\$835 83
Real estate first mortgages.....	51,085 83	Full-paid shares.....	39,900 00
Due on real estate sold, contract,	424 01	Loans assigned, other associations,	10,489 44
Furniture and fixtures (safe).....	81 68	Contingent fund.....	204 26
Ins. and taxes paid for borrowers,	9 84	Undivided profits.....	463 60
		All other liabilities.....	31 30
Total.....	<u>\$51,924 43</u>	Total.....	<u>\$51,924 43</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$225 64	Loans made on real estate.....	\$25,331 38
Installment shares.....	289 08	Installment shares withdrawn.....	66 44
Full-paid shares.....	14,510 00	Full-paid shares withdrawn.....	6,370 00
Loans on real estate paid off.....	17,616 38	Dividend paid on full-paid shares,	2,232 41
Interest.....	3,100 85	Ins. and taxes paid for borrowers,	70 42
Fines and fees.....	12 95	Salaries.....	300 00
Insurance and taxes repaid.....	144 63	Taxes paid, personal.....	18 33
Real estate sold.....	38 12	Printing, supplies, advertising.....	62 16
Sundry personal accounts.....	987 83	Office and other expense items.....	124 76
Due borrowers.....	31 30	Borrowed money repaid.....	12,881 08
Borrowed money.....	11,881 08	All other disbursements.....	5,092 14
From all other sources.....	4,034 33	Cash on hand Dec. 31, 1920.....	323 07
Total.....	<u>\$52,872 19</u>	Total.....	<u>\$52,872 19</u>

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$32,881 39	\$32,881 39	\$25,331 38	\$17,616 38	\$40,596 39
Other securities.....			2,900 00	2,900 00	
Totals.....	<u>\$32,881 39</u>		<u>\$28,231 38</u>	<u>\$20,516 38</u>	<u>\$40,596 39</u>

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	477	252	132				597
Full-paid.....	317.6	145.1	63.7				399
Totals.....	<u>749.6</u>	<u>397.1</u>	<u>195.7</u>				<u>996</u>

Par value of shares.....	\$100 00	Dues per share (payable monthly):	
Average real-estate loan.....	\$992 51	Class A, 50c; class B, 5 c	
Number of members.....	88	Rate of interest on loans.....	8%
Number of borrowers.....	50	Rate of div. cr. inst. shares, 1920.....	6%
Number of building loans made....	2	Rate of div. paid full-paid shares, 1920,	6%
		Ratio of expense to gross profits.....	11 to 26%

The Home Savings and Loan Association, Ottawa, Kan.

A local association organized under the laws of Kansas, May 31, 1919. Authorized capital, \$10,000,000; charter expires May 31, 1969. President, E. L. WARNER; Secretary, HOMER J. RUSH.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$7,214 36	Installment shares.....	\$29,240 10
Loans to members on real estate (nonnegotiable notes).....	103,000 00	Prepaid shares.....	19,721 86
Loans on shares.....	1,490 90	Deposit shares.....	392 67
Furniture and fixtures.....	1,016 35	Full-paid shares.....	42,815 00
All other assets.....	50 00	Permanent stock.....	5,000 00
Total.....	<u>\$112,771 61</u>	Bills payable—borrowed money,.....	2,000 00
		Contingent fund.....	6 45
		Undivided profits.....	495 53
		All other liabilities.....	13,100 00
		Total.....	<u>\$112,771 61</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$6,122 36	Loans made on real estate.....	\$94,600 00
Installment shares.....	28,411 32	Loans made on shares.....	2,466 90
Prepaid shares.....	17,899 26	Installment shares withdrawn... ..	7,555 92
Deposit shares.....	562 66	Prepaid shares withdrawn.....	2,657 25
Full-paid shares.....	37,965 00	Deposit shares withdrawn.....	175 24
Loans on real estate paid off.....	20,000 00	Full-paid shares withdrawn.....	12,325 00
Loans on shares paid off.....	1,111 00	Dividend paid on full-paid shares,.....	1,017 49
Interest.....	5,477 90	Div. paid on matured and with- drawn stock.....	144 32
Fines and fees.....	375 75	Salaries.....	2,365 00
Assigned loans.....	13,100 00	Printing, supplies, advertising... ..	638 92
Borrowed money.....	5,000 00	Office and other expense items... ..	1,189 42
From all other sources.....	150 00	Borrowed money repaid.....	3,000 00
Total.....	<u>\$136,175 25</u>	Furniture and fixtures.....	775 43
		Cash on hand Dec. 31, 1920.....	7,214 36
		Total.....	<u>\$136,175 25</u>

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$69,150 00	\$69,150 00	\$45,950 00	\$12,100 00	\$103,000 00
On shares.....	462 00	462 00	1,715 90	687 00	1,490 90
Totals.....		\$69,612 00	\$47,665 90	\$12,787 00	\$104,490 90

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	1,994	769	384	2			2,377
Prepaid.....	163	110	25				248
Deposit.....	40	27	10				57
Full-paid.....	286	223	81				428
Permanent.....	50						50
Totals.....	2,533	1,129	500	2			3,160

Par value of shares.....	\$100 00	Dues per share (per month).....	60c to \$8.11
Average real-estate loan.....	\$1,623 04	Rate of interest on loans.....	9.6%
Average stock loan.....	\$186 36	Rate of div. cr. inst. shares, 1920.....	6%
Entrance fee, per share.....	25c and \$1 00	Rate of div. paid full-paid shares, 1920.....	5%
Number of members.....	314	Ratio of expense to gross profits.....	70%
Number of borrowers.....	77		
Number of building loans made.....	6		

The Ottawa Mutual Loan and Savings Association, Ottawa, Kan.

A local association organized under the laws of Kansas, April 1, 1889. Authorized capital, \$1,000,000; charter expires March 31, 1988. President, W. B. KILER; Secretary, EVA WEBB.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,106 33	Installment shares.....	\$80,660 43
Loans to members on real estate (nonnegotiable notes).....	96,746 75	Full-paid shares.....	23,948 14
Loans to nonmembers on real estate (nonnegotiable notes)...	10,600 00	Contingent fund.....	374 18
Furniture and fixtures.....	300 00	Undivided profits.....	3,770 33
Total.....	<u>\$108,753 08</u>	Total.....	<u>\$108,753 08</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$11,121 81	Loans made on real estate.....	\$52,700 00
Installment shares.....	30,766 75	Installment shares withdrawn...	19,428 60
Loans on real estate paid off....	39,007 00	Full-paid shares withdrawn....	4,742 27
Real estate first mortgages.....	5,500 00	Shares matured and paid.....	14,349 55
Interest.....	8,229 70	Salaries.....	1,700 00
Fines and fees.....	159 30	Taxes paid, personal.....	4 15
Total.....	<u>\$94,784 56</u>	Printing, supplies, advertising...	261 33
		Office and other expense items...	492 33
		Cash on hand Dec. 31, 1920.....	1,106 33
		Total.....	<u>\$94,784 56</u>

EXHIBIT OF LOANS FOR YEAR 1920.				
	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$83,053 75	\$52,700 00	\$39,007 00	\$96,746 75
On shares.....				10,600 00
Other securities.....	16,100 00		5,500 00	
Totals.....	<u>\$99,153 75</u>	<u>\$52,700 00</u>	<u>\$44,507 00</u>	<u>\$107,346 75</u>

EXHIBIT OF STOCK FOR YEAR 1920.						
	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	3,465	1,625	1,064	137		3,889
Full-paid.....	270		33			237
Totals.....	<u>3,735</u>	<u>1,625</u>	<u>1,097</u>	<u>137</u>		<u>4,126</u>

Par value of shares.....	\$100 00	Dues per share (per week).....	25c
Average real-estate loan.....	\$1,275 08	Rate of interest on loans.....	7.8%
Number of members.....	379	Rate of div. cr. inst. shares, 1920.....	6%
Number of borrowers.....	112	Rate of div. paid full-paid shares, 1920.....	6%
		Ratio of expense to gross profits.....	29.3%

The Parsons Building and Loan Association, Parsons, Kan.

A local association organized under the laws of Kansas, February 14, 1914. Authorized capital, \$1,600,000; charter expires February 14, 1964. President, GEO. K. RATLIFF; Secretary, W. F. LAY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$43,120 90	Installment shares.....	\$67,511 36
Loans to members on real estate (nonnegotiable notes).....	301,150 00	Deposit shares.....	1,422 37
Bonds.....	200 00	Full-paid shares.....	220 150 00
Furniture and fixtures.....	438 50	Permanent stock.....	12,500 00
Total.....	<u>\$344,909 40</u>	Bills payable—borrowed money,	35,120 00
		Contingent fund.....	550 00
		Undivided profits.....	2,193 92
		All other liabilities.....	5,461 75
		Total.....	<u>\$344,909 40</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$13,018 42	Loans made on real estate.....	\$144,000 00
Installment shares.....	31,985 05	Loans made on shares.....	50 00
Permanent shares.....	6,025 00	Installment shares withdrawn.....	9,839 02
Deposit shares.....	743 66	Full-paid shares withdrawn.....	26,250 00
Full-paid shares.....	135,900 00	Shares matured and paid.....	6,500 00
Loans on real estate paid off.....	21,835 88	Dividend paid, full-paid shares,	8,344 36
Loans on shares paid off.....	300 00	Dividend paid, permanent stock,	4,760 00
Interest.....	25,102 64	Salaries.....	1,350 00
Due borrowers.....	3,500 00	Taxes paid, personal.....	124 83
Borrowed money.....	10,000 00	Printing, supplies, advertising,	334 01
From all other sources.....	4,809 86	Office and other expense items.....	2,847 39
Total.....	<u>\$253,220 51</u>	Due borrowers.....	5,700 00
		Cash on hand Dec. 31, 1920.....	43,120 90
		Total.....	<u>\$253,220 51</u>

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$178,985 88	\$144,000 00	\$21,835 88	\$301,150 00

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	3,406	2,588	325	65	.....	5,604
Deposit.....	15	55	.....	.....	.....	70
Full-paid.....	1,105	1,359	262½	.....	.....	2,201½
Permanent.....	85	40	.....	.....	.....	125
Totals.....	<u>4,611</u>	<u>4,042</u>	<u>587½</u>	<u>65</u>	<u>.....</u>	<u>8,000½</u>

Par value of shares.....	\$100 00	Dues per share (per month).....	60c
Average real-estate loan.....	\$1,650 00	Rate of interest on loans.....	9.96%
Average stock loan.....	\$50 00	Rate of div. cr. inst. shares, 1920, 6 and 8%	8%
Number of members.....	600	Rate of div. paid full-paid shares, 1920,	7%
Number of borrowers.....	181	Rate of div. paid permanent stock, 1920,	8%
Number of building loans made.....	71	Ratio of expense to gross profits.....	18½%

The Pittsburg Building, Savings and Loan Association, Pittsburg, Kan.

A local association organized under the laws of Kansas, March, 1883. Authorized capital, \$4,000,000; charter expires February, 1933. President, C. A. MILLER; Secretary, T. P. WASKEY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$16,418 57	Installment shares.....	\$508,571 62
Loans to members on real estate (nonnegotiable notes).....	525,600 00	Full-paid shares.....	18,300 00
Bonds.....	2,100 00	Permanent stock.....	5,200 00
Due on real estate sold, contract,.....	7,069 51	Due borrowers.....	50 00
Furniture and fixtures.....	1,034 40	Bills payable—borrowed money,.....	17,000 00
Ins. and taxes paid for borrowers,.....	23 22	Contingent fund.....	2,239 14
		Undivided profits.....	532 24
		All other liabilities.....	351 00
Total.....	<u>\$552,245 70</u>	Total.....	<u>\$552,245 70</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$9,967 40	Loans made on real estate.....	\$127,200 00
Installment shares.....	95,390 55	Installment shares withdrawn....	15,446 99
Permanent stock.....	5,200 00	Shares matured and paid.....	72,004 41
Full-paid shares.....	18,300 00	Dividend paid on full-paid shares,.....	222 50
Loans on real estate paid off.....	39,100 00	Dividend paid on matured shares,.....	710 13
Loans on shares paid off.....	10,150 00	Dividend paid, permanent stock,.....	54 16
Real-estate contracts sold.....	2,279 73	Salaries.....	3,321 20
Interest.....	47,193 01	Taxes paid, personal.....	633 83
Fines and fees.....	415 77	Printing, supplies, advertising....	193 90
Insurance and taxes repaid.....	267 82	Office and other expense items....	1,228 90
Real estate sold.....	3,000 32	Due borrowers.....	11,948 64
Rents received.....	123 74	All other disbursements.....	203 60
Sundry personal accounts.....	228 28	Cash on hand Dec. 31, 1920.....	16,418 57
Due borrowers.....	338 73		
Borrowed money.....	17,000 00	Total.....	<u>\$249,586 83</u>
Profits on withdrawals.....	95 17		
From all other sources.....	536 31		
Total.....	<u>\$249,586 83</u>		

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....		\$437,500 00	\$127,200 00	\$39,100 00	\$525,600 00
On shares.....		6,800 00		6,800 00	
Totals.....		<u>\$444,300 00</u>	<u>\$127,200 00</u>	<u>\$45,900 00</u>	<u>\$525,600 00</u>

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....		7,022	1,565½	266½	499½		7,821½
Full-paid.....		47	44½				91½
Permanent.....		26					26
Totals.....		<u>7,095</u>	<u>1,610</u>	<u>266½</u>	<u>499½</u>		<u>7,939</u>

Par value of shares.....	\$200 00	Dues per share (per month).....	\$1 00
Average real-estate loan.....	\$2,154 00	Rate of interest on loans.....	9%
Average stock loan.....	\$3,400 00	Rate of div. cr. inst. shares, 1920.....	9%
Entrance fee, per share.....	\$0 25	Rate of div. paid full-paid shares, 1920.....	5%
Number of members.....	1,325	Rate of div. paid permanent stock, 1920, 6¼%	6¼%
Number of borrowers.....	244	Ratio of expense to gross profits.....	12%
Number of building loans made....	38		

The Wheatbelt Building and Loan Association, Pratt, Kan.

A local association organized under the laws of Kansas, June 14, 1919.
Authorized capital, \$1,000,000; charter expires June 14, 1969. President,
EMMETT BARKER; Secretary, E. A. GREINER.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,113 73	Installment shares.....	\$16,135 54
Loans to members on real estate (nonnegotiable notes).....	103,753 93	Deposit shares.....	71 39
Total.....	<u>\$104,867 66</u>	Full-paid shares.....	7,158 60
		Permanent stock.....	5,800 00
		Bills payable—borrowed money,	3,964 44
		Contingent fund.....	16 56
		Undivided profits.....	2,026 56
		All other liabilities.....	69,694 57
		Total.....	<u>\$104,867 66</u>
RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$114 14	Loans made on real estate.....	\$18,150 00
Installment shares.....	5,728 05	Shares in other associations.....	4,700 00
Deposit shares.....	187 58	Installment shares withdrawn.....	866 39
Full-paid shares.....	2,600 00	Deposit shares withdrawn.....	158 78
Loans on real estate paid off.....	3,096 07	Full-paid shares withdrawn.....	741 40
Shares in other associations.....	16,895 20	Dividend paid on full-paid shares,	194 18
Interest, class G.....	4,164 92	Div. paid on installment shares.....	11 75
Fines, fees and revenue.....	209 91	Dividend paid on deposit stock.....	14
Notes receivable.....	400 00	Taxes paid personal.....	46 00
Interest.....	10 67	Printing, supplies, advertising.....	112 15
Total.....	<u>\$33,406 54</u>	Borrowed money repaid.....	4,435 56
		All other disbursements.....	2,876 46
		Cash on hand Dec. 31, 1920.....	1,113 73
		Total.....	<u>\$33,406 54</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>		
On real estate.....		\$57,650 00	\$49,103 93	\$4,300 00	\$102,453 93		
On shares.....		840 00		840 00			
Totals.....		\$58,490 00	\$49,103 93	\$5,140 00	\$102,453 93		
EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....		1,532	530	120			1,942
Deposit.....			10	1			9
Full paid.....		8	83	17			74
Permanent.....		49	9				58
Totals.....		1,589	632	138			2,083
Par value of shares.....	\$100 00			Rate of interest on loans.....			9%
Average real-estate loan.....	\$1,700 86			Rate of div. cr. inst. shares, 1920.....			8%
Entrance fee, per share.....	\$0 50			Rate of div. paid full-paid shares, 1920.....			6%
Number of members.....	180			Ratio of expense to gross profits.....			26.3%
Number of borrowers.....	61						
Number of building loans made.....	61						

The Kansas Building and Loan Association, Rosedale, Kan.

A local association organized under the laws of Kansas, September 19, 1908. Authorized capital, \$2,000,000; charter expires September 19, 1958. President, GEO. E. ROSE; Secretary, L. H. ROSE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$5,865 47	Installment shares.....	\$72,065 23
Loans to members on real estate (nonnegotiable notes).....	186,290 00	Prepaid shares.....	50 00
Loans on shares.....	405 00	Full-paid shares.....	124,476 70
Furniture and fixtures.....	667 75	Contingent fund.....	327 82
Ins. and taxes paid for borrowers,	991 61	Undivided profits.....	3,310 11
Foreclosures.....	25 85		
Options to buy real estate.....	5,984 18	Total.....	\$200,229 86
Total.....	\$200,229 86		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$11,453 46	Loans made on real estate.....	\$78,364 26
Installment shares.....	32,931 08	Loans made on shares.....	1,051 00
Full-paid shares.....	36,920 00	Installment shares withdrawn.....	18,680 56
Loans on real estate paid off.....	35,010 26	Full-paid shares withdrawn.....	10,450 00
Loans on shares paid off.....	1,321 00	Shares matured and paid.....	6,400 00
Interest and premiums.....	16,202 03	Dividend paid on full-paid shares,	6,453 19
Fines and fees.....	46 65	Ins. and taxes paid for borrowers,	28 19
Insurance and taxes repaid.....	239 57	Salaries and directors' fees.....	3,317 95
Real estate sold on contract.....	650 58	Taxes paid, personal.....	236 00
Rents received.....	48 13	Office and other expense items.....	1,497 02
Borrowed money.....	7,000 00	Due borrowers.....	7,000 00
Profits on withdrawals.....	319 25	All other disbursements.....	3,610 09
From all other sources.....	811 72	Cash on hand Dec. 31, 1920.....	5,865 47
Total.....	\$142,953 73	Total.....	\$142,953 73

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31
On real estate.....	\$142,936 00	\$78,364 26	\$35,010 26	\$186,290 00	
On shares.....	675 00	1,051 00	1,321 00	405 00	
Totals.....	\$143,611 00	\$79,415 26	\$36,331 26	\$186,695 00	

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	2,826	1,744½	777½	171			3,622
Prepaid.....	½						½
Full-paid.....	971.51	369.20	104.50				1,236 21
Totals.....	3,798.01	2,113.70	882	171			4,858.71

Par value of shares.....	\$100 00	Dues per share (per month).....	55c to \$2.55
Average real-estate loan.....	\$908 94	Rate of interest on loans.....	10%
Average stock loan.....	\$62 91	Rate of div. cr. inst. shares, 1920.....	8%
Number of members.....	358	Rate of div. paid full-paid shares, 1920.....	7%
Number of borrowers.....	201	Ratio of expense to gross profits.....	24.83%
Number of building loans made.....	12		

The Homestead Building and Loan Association, Salina, Kan.

A local association organized under the laws of Kansas, November, 1889. Authorized capital, \$4,000,000; charter expires November, 1939. President, M. C. STEVENSON; Secretary, A. W. DODGE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$14,838 86	Installment shares.....	\$209,616 19
Loans to members on real estate (nonnegotiable notes).....	768,705 35	Prepaid shares.....	2,116 85
Loans to nonmembers on real estate (nonnegotiable notes)....	16,832 35	Deposit shares.....	184,060 49
Rural credit loans.....	5,300 00	Full-paid shares.....	322,000 56
Loans on shares.....	4,498 10	Permanent stock.....	40,000 00
Real estate first mortgages.....	39,193 77	Rural credit installment shares..	10,770 82
Bonds.....	1,600 00	Rural credit full-paid shares.....	15,450 00
Real estate owned.....	4,829 85	Due borrowers.....	36,841 06
Due on real estate sold, contract,	2,508 00	Contingent fund.....	3,140 00
Furniture and fixtures.....	800 00	Undivided profits.....	24,166 91
Sundry personal accounts.....	37 50	All other liabilities.....	10,980 90
Total.....	\$859 143 78	Total.....	\$859,143 78

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$21,378 61	Loans made on real estate.....	\$196,860 04
Installment shares.....	53,796 11	Loans made on shares.....	11,373 10
Prepaid shares.....	889 80	Real estate first mortgages.....	15,623 52
Deposit shares.....	155,086 12	Installment shares withdrawn.....	70,715 23
Full-paid shares.....	223,172 11	Deposit shares withdrawn.....	155,191 29
Rural credit installment shares..	4,173 66	Full-paid shares withdrawn.....	295,357 01
Rural credit full-paid shares.....	6,725 00	Rural cr. inst. shares withdrawn,	9,550 86
Loans on real estate paid off.....	194,725 91	Rul. cr. full-pd. shares withdrawn,	3,300 00
Loans on shares paid off.....	13,925 00	Shares matured and paid.....	14,200 00
Real-estate first mortgages.....	52,509 50	Dividend paid on full-paid shares,	23,437 89
Shares in other associations.....	5,000 00	Div. paid, full-paid rul. cr. shares,	606 76
Interest.....	80,832 03	Dividend paid, permanent stock,	3,200 00
Real estate sold.....	142 43	Real estate purchased.....	3,160 94
Rents received.....	187 50	Salaries.....	6,700 00
Real estate owned.....	102 35	Taxes paid, personal.....	1,043 64
Due borrowers.....	46,542 28	Repairs, insurance, taxes on real estate owned.....	59 18
From all other sources.....	4,248 08	Printing, supplies, advertising... Office and other expense items...	1,747 77 9,198 80
Total.....	\$863,436 49	Due borrowers.....	26,536 64
		All other disbursements.....	734 91
		Cash on hand Dec. 31, 1920.....	14,838 86
		Total.....	\$863,436 49

EXHIBIT OF LOANS FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$864,783 32	\$212,483 56	\$247,235 41	\$830,031 47
On shares.....	7,050 00	11,373 10	13,925 00	4,498 10
Other securities.....	15,269 77	3,198 44	9,492 86	8,975 35
Totals.....	\$887,103 09	\$227,055 10	\$270,653 27	\$843,504 92

EXHIBIT OF STOCK FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	12,050	1,703	2,357	133		11,263
Prepaid.....	23	12		9		26
Deposit.....	4,054	3,228	1,834			5,448
Full-paid.....	3,942	2,233	2,954			3,221
Permanent.....	200	200				400
Rural credit, installment.....	307	30	42			295
Rural credit, full-paid.....	120	63	33			155
Totals.....	20,696	7,474	7,220	142		20,808

Par value of shares.....	\$100 00	Dues per share (per month).....	55c to \$2.55
Average real-estate loan.....	\$1,490 00	Rate of interest on loans.....	9%
Average stock loan.....	\$642 50	Rate of div. cr. inst. shares, 1920...	6 and 8%
Number of members.....	1,404	Rate of div. cr. inst. shares, ru. cr., 1920,	5%
Number of borrowers.....	557	Rate of div. paid full-paid shares, 1920,	6%
Number of building loans made....	70	Rate of div. pd. full-pd. shrs., ru. cr., 1920,	5%
		Rate of div. paid permanent stock, 1920,	16
		Ratio of expense to gross profits.....	23%

The Security Savings and Loan Association, Salina, Kan.

A local association organized under the laws of Kansas, August, 1898. Authorized capital, \$3,000,000; charter expires January 5, 1924. President, WALTER CRAVENS; Secretary, A. E. HALSEY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$11,934 29	Installment shares.....	\$62,293 76
Loans to members and nonmembers on real estate (nonnegotiable notes).....	800,974 90	Deposit shares.....	224,192 78
Loans on shares.....	4,400 00	Full-paid shares.....	524,541 48
Real-estate first mortgages.....	67,450 00	Permanent stock.....	4,900 00
Furniture and fixtures.....	1,200 00	Rural credit full-paid shares.....	41,025 00
Sundry personal accounts.....	598 98	Due borrowers.....	14,200 00
All other assets.....	12,201 89	Contingent fund and reserve.....	3,039 13
		Undivided profits.....	24,567 91
Total.....	<u>\$898,760 06</u>	Total.....	<u>\$898,760 06</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$9,971 94	Loans made on real estate.....	\$255,079 82
Installment shares.....	17,921 50	Loans made on shares.....	2,600 00
Deposit shares.....	279,943 69	Real-estate first mortgages.....	17,430 83
Full-paid shares.....	377,187 48	Installment shares withdrawn.....	12,308 74
Rural credit full-paid shares.....	32,900 00	Deposit shares withdrawn.....	172,951 34
Loans on real estate paid off.....	283,256 63	Full-paid shares withdrawn.....	406,514 40
Loans on shares paid off.....	4,025 25	Rul. cr. full-pd. shares withdrawn.....	5,000 00
Real-estate first mortgages.....	12,650 00	Shares matured and paid.....	44,000 00
Bonds.....	4,945 00	Dividend paid on full-paid shares.....	38,904 16
Interest.....	34,275 60	Div. paid, full-paid rul. cr. shares.....	319 71
Fines and fees.....	1,877 50	Dividend paid, permanent stock.....	284 50
Insurance and taxes repaid.....	11,821 69	Ins. and taxes paid for borrowers.....	11,160 35
Sundry personal accounts.....	57,376 62	Salaries.....	2,050 00
Profits on withdrawals.....	165 82	Taxes paid, personal.....	101 87
From all other sources.....	2,669 11	Printing, supplies, advertising.....	2,963 98
Total.....	<u>\$1,130,987 83</u>	Office and other expense items.....	17,600 80
		All other disbursements.....	130,183 04
		Cash on hand Dec. 31, 1920.....	11,534 29
		Total.....	<u>\$1,130,987 83</u>

EXHIBIT OF LOANS FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>		
On real estate.....	\$746,561 75	\$396,501 12	\$342,087 97	\$800,974 90		
On shares.....	5,825 25	2,600 00	4,025 25	4,400 00		
Other securities.....	54,195 00	91,950 00	78,695 00	67,450 00		
Totals.....	\$806,582 00	\$491,051 12	\$424,808 22	\$872,824 90		
EXHIBIT OF STOCK FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	8,376	4,382	2,806	630		9,322
Full-paid.....	5,865	3,771	4,390			5,246
Permanent.....	49	7			7	49
Totals.....	14,290	8,160	7,196	630	7	14,617
Par value of shares.....	\$100 00	Rate of interest on loans..... 9 and 10%				
Average real-estate loan.....	\$1,900 00	Rate of div. cr. inst. shares, 1920... 6 and 8%				
Average stock loan.....	\$735 00	Rate of div. cr. inst. shares, ru. cr., 1920, 5%				
Entrance fee, per share.....	\$0 50	Rate of div. paid full-paid shares, 1920, 6%				
Number of members.....	570	Rate of div. pd. full-pd. shares, ru. cr., 1920, 6%				
Number of borrowers.....	426	Rate of div. paid permanent stock, 1920, 8%				
Number of building loans made.....	6	Ratio of expense to gross profits..... 23½%				

The State Rural Credit Building and Loan Association, Salina, Kan.

A local association organized under the laws of Kansas, March 2, 1916. Authorized capital, \$1,000,000; charter expires March 2, 1966. President, J. E. PUTNAM; Secretary, C. L. WIGHT.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,547 43	Installment shares.....	\$24,478 60
Loans to members on real estate (nonnegotiable notes).....	52,564 77	Full-paid shares.....	24,350 00
Loans on shares.....	2,225 00	Permanent stock.....	17,450 00
Real-estate first mortgages.....	16,484 04	Rural credit full-paid shares.....	1,700 00
Bonds.....	748 00	Due borrowers.....	2,213 77
Ins. and taxes paid for borrowers.....	101 34	Contingent fund.....	133 02
Sundry personal accounts.....	60 75	Undivided profits.....	3,405 94
Total.....	<u>* \$73,731 33</u>	Total.....	<u>\$73,731 33</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$2,294 44	Loans made on real estate.....	\$17,973 47
Installment shares.....	25,573 85	Loans made on shares.....	1,725 00
Permanent shares.....	950 00	Real-estate first mortgages.....	775 00
Full-paid shares.....	17,450 00	Installment shares withdrawn.....	14,196 80
Rural credit installment shares.....	656 50	Prepaid shares withdrawn.....	17 55
Loans on real estate paid off.....	6,673 41	Full-paid shares withdrawn.....	18,600 00
Loans on shares paid off.....	300 00	Rural cr. inst. shares withdrawn.....	664 71
Real-estate first mortgages.....	373 97	Dividend paid on full-paid shares.....	1,536 31
Interest.....	5,039 82	Div. paid, full-paid ru. cr. shares.....	81 50
Insurance and taxes repaid.....	15 84	Dividend paid, permanent stock.....	1,122 88
Sundry personal accounts.....	37 10	Ins. and taxes paid for borrowers.....	27 35
Total.....	<u>\$59,364 93</u>	Salaries.....	300 00
		Taxes paid, personal.....	318 97
		Printing, supplies, advertising.....	227 16
		Office and other expense items.....	23 00
		All other disbursements.....	227 80
		Cash on hand Dec. 31, 1920.....	1,547 43
		Total.....	<u>\$59,364 93</u>

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....		\$56,720 00	\$18,000 00	\$5,671 19	\$69,048 81
On shares.....		800 00	1,725 00	300 00	2,225 00
Other securities.....		748 00			748 00
Totals.....		<u>\$58,268 00</u>	<u>\$19,725 00</u>	<u>\$5,971 19</u>	<u>\$72,021 81</u>

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....		778	503	242			1,039
Full-paid.....		255	174½	186			243½
Permanent.....		210					210
Rural credit, full-paid.....		17					17
Totals.....		<u>1,272</u>	<u>677½</u>	<u>428</u>			<u>1,509½</u>

Par value of shares.....	\$100 00	Dues per share (per month).....	5c to \$1.40
Average real-estate loan.....	\$1,050 00	Rate of interest on loans.....	9%
Average stock loan.....	\$556 00	Rate of div. cr. inst. shares, 1920.....	6%
Number of members.....	127	Rate of div. paid full-paid shares, 1920.....	6%
Number of borrowers.....	51	Rate of div. pd. full-pd. shares, ru. cr.....	5%
Number of building loans made.....	12	Rate of div. paid permanent stock, 1920.....	6%
		Ratio of expense to gross profits.....	17%

The Solomon Building and Loan Association, Solomon, Kan.

A local association organized under the laws of Kansas, February 28, 1913. Authorized capital, \$250,000; charter expires February 28, 1933. President, ———; Secretary, T. T. RIORDAN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$2,704 89	Installment shares.....	\$319 53
Real-estate first mortgages.....	24,570 48	Full-paid shares.....	25,365 00
Total.....	<u>\$27,275 37</u>	Permanent stock.....	1,000 00
		Contingent fund.....	47 93
		Undivided profits.....	542 91
		Total.....	<u>\$27,275 37</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$3,436 77	Loans made on real estate.....	\$18,727 62
Installment shares.....	612 25	Installment shares withdrawn....	510 00
Full-paid shares.....	9,105 00	Full-paid shares withdrawn.....	13,700 00
Loans on real estate paid off....	22,353 86	Dividend paid on full-paid shares,	1,535 60
Interest.....	1,969 88	Salaries.....	120 00
Total.....	<u>\$37,477 76</u>	Taxes paid, personal.....	32 25
		All other disbursements.....	147 40
		Cash on hand Dec. 31, 1920.....	2,704 89
		Total.....	<u>\$37,477 76</u>

EXHIBIT OF LOANS FOR YEAR 1920.		In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....		\$28,196 72	\$18,727 62	\$22,353 86	\$24,570 48

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....		115	62	30			147
Full-paid.....		299 ¹ / ₁₀	91 ¹ / ₁₀	137			253.65
Permanent.....		10					10
Totals.....		424 ¹ / ₁₀	153 ¹ / ₁₀	167			410.65

Par value of shares.....	\$100 00	Rate of interest on loans.....	10%
Average real-estate loan.....	\$790 00	Rate of div. cr. inst. shares, 1920.....	6%
Number of members.....	35	Rate of div. paid full-paid shares, 1920,	6%
Number of borrowers.....	31	Rate of div. paid permanent stock, 1920,	7%
		Ratio of expense to gross profits.....	21%

The Tonganoxie Building and Loan Association, Tonganoxie, Kan.

A local association organized under the laws of Kansas, July 1, 1895. Authorized capital, \$300,000; charter expires July 1, 1994. President, E. E. HEISER; Secretary, WILLIAM HEYNEN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$220 92	Installment shares.....	\$69,859 04
Loans to members on real estate (nonnegotiable notes).....	65,400 00	Full-paid shares.....	7,000 00
Loans on bonds.....	5,000 00	Due borrowers.....	1,500 00
Bonds.....	8,512 00	Contingent fund.....	225 89
Real estate owned.....	3,177 81	Undivided profits.....	3,760 55
Furniture and fixtures.....	34 75		
Total.....	<u>\$82,345 48</u>	Total.....	<u>\$82,345 48</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$4,223 47	Loans made on real estate.....	\$19,500 00
Installment shares.....	12,947 75	Bonds.....	8,512 00
Full-paid shares.....	3,100 00	Installment shares withdrawn.....	3,213 37
Loans on real estate paid off.....	17,500 00	Full-paid shares withdrawn.....	1,200 00
Interest.....	5,985 35	Shares matured and paid.....	13,020 25
Fines and fees.....	324 40	Dividend paid on full-paid shares.....	293 00
Insurance and taxes repaid.....	232 79	Ins. and taxes paid for borrowers.....	99 60
Real estate sold.....	500 00	Salaries.....	441 00
Rents received.....	269 80	Repairs, insurance, taxes on real estate owned.....	137 15
Due borrowers.....	1,500 00	Office and other expense items.....	90 05
Profits on withdrawals.....	243 78	Cash on hand Dec. 31, 1920.....	220 92
Total.....	<u>\$46,727 34</u>	Total.....	<u>\$46,727 34</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....		\$63,400 00	\$19,500 00	\$17,500 00	\$65,400 00

EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....		1,844	602	180	127		2,139
Full-paid.....		51	31	12			70
Totals.....		1,895	633	192	127		2,209

Par value of shares.....	\$100 00	Dues per share (per month).....	50c
Average real-estate loan.....	\$903 42	Rate of interest on loans.....	9%
Entrance fee, per share.....	\$0 50	Rate of div. cr. inst. shares, 1920.....	9%
Number of members.....	208	Rate of div. paid full-paid shares, 1920.....	6%
Number of borrowers.....	70	Ratio of expense to gross profits.....	10%
Number of building loans made.....	74		

The American Building and Loan Association, Topeka, Kan.

A local association organized under the laws of Kansas, February 10, 1919. Authorized capital, \$10,000,000; charter expires February 10, 1969. President, S. L. COURTNEY; Secretary, C. J. PETERSON.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$9,082 83	Installment shares.....	\$39,034 87
Loans to members on real estate (nonnegotiable notes).....	93,175 00	Deposit shares.....	750 00
Loans to nonmembers on real estate (nonnegotiable notes)...	600 00	Full-paid shares.....	30,407 00
Loans on shares.....	1,912 85	Permanent stock.....	22,838 18
All other assets.....	63 72	Due borrowers.....	8,878 52
		Contingent fund.....	26 11
		Undivided profits.....	2,648 72
		All other liabilities.....	251 00
Total.....	<u>\$104,834 40</u>	Total.....	<u>\$104,834 40</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$1,129 63	Loans made on real estate.....	\$100,162 88
Installment shares.....	44,221 09	Loans on shares.....	2,903 85
Deposit shares.....	1,703 00	Installment shares withdrawn...	8,547 49
Full-paid shares.....	28,207 00	Deposit shares withdrawn.....	1,253 00
Permanent shares.....	19,822 82	Full-paid shares withdrawn.....	1,950 00
Loans on real estate paid off....	17,887 88	Dividend paid on full-paid shares,	308 96
Loans on shares paid off.....	991 00	Dividend paid on withdrawals....	11 01
Interest.....	3,153 54	Commissions.....	7,754 50
Fines and fees.....	7,682 00	Office and other expense items...	86 74
Sundry personal accounts.....	250 00	Due borrowers.....	1,803 00
Due borrowers.....	8,878 52	Borrowed money repaid.....	3,000 00
Borrowed money.....	3,000 00	All other disbursements.....	106 72
Profits on withdrawals.....	2 50	Cash on hand Dec. 31, 1920.....	9,082 83
From all other sources.....	42 00		
Total.....	<u>\$136,970 98</u>	Total.....	<u>\$136,970 98</u>

EXHIBIT OF LOANS FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$11,500 00	\$100,162 88	\$17,887 88	\$93,775 00
On shares.....		2,903 85	991 00	1,912 85
Totals.....	<u>\$11,500 00</u>	<u>\$103,066 73</u>	<u>\$18,878 88</u>	<u>\$95,687 85</u>

EXHIBIT OF STOCK FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	5,714	15,152 $\frac{1}{4}$	4,088 $\frac{1}{2}$		4,017	12,760 $\frac{3}{4}$
Deposit.....	3	38 $\frac{3}{4}$	14 $\frac{3}{4}$			24
Full-paid.....	41 $\frac{1}{2}$	287 $\frac{1}{16}$	19 $\frac{1}{2}$			309 $\frac{7}{16}$
Permanent.....	95	288	12			276
Totals.....	<u>5,853$\frac{1}{2}$</u>	<u>15,766$\frac{3}{8}$</u>	<u>4,134$\frac{3}{4}$</u>		<u>4,017</u>	<u>13,370$\frac{3}{8}$</u>

Par value of shares.....	\$100 00	Dues per share (per month).....	\$1 10
Average real-estate loan.....	\$2,518 00	Rate of interest on loans.....	9%
Average stock loan.....	\$76 50	Rate of div. paid full-paid shares, 1920, 6 $\frac{1}{2}$ %	
Entrance fee, per share.....	\$0 50		
Number of members.....	1,005		
Number of borrowers.....	37		
Number of building loans made....	4		

The Capitol Building and Loan Association, Topeka, Kan.

A local association organized under the laws of Kansas, December 16, 1893. Authorized capital, \$10,000,000; charter expires December 16, 1943. President, BENNETT R. WHEELER; Secretary, CHAS. S. ELLIOTT.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$89,126 40	Installment shares.....	\$927,222 38
Cash on hand—certificates of deposit.....	17,500 00	Prepaid shares.....	227,913 21
Loans to members on real estate (nonnegotiable notes).....	2,425,879 00	Deposit shares.....	181,857 19
Loans to nonmembers on real estate (nonnegotiable notes).....	259,609 90	Full-paid shares.....	1,967,875 57
Loans assigned by other asso's.....	308,569 83	Permanent stock.....	209,144 65
Rural-credit loans.....	248,685 10	Rural credit full-paid shares.....	237,090 00
Loans on shares.....	62,768 83	Due borrowers.....	6,597 35
Real-estate first mortgages.....	213,510 88	Contingent fund.....	32,500 00
Shares in other associations.....	60,500 00	Undivided profits.....	59,303 39
Bonds.....	109,559 28		
Real estate owned.....	7,285 40	Total.....	\$3,849,503 74
Due on real estate sold, contract, Furniture and fixtures.....	39,874 67		
Ins. and taxes paid for borrowers, All other assets.....	3,000 00		
	2,505 49		
	1,128 96		
Total.....	\$3,849,503 74		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$118,952 14	Loans made on real estate.....	\$1,111,659 93
Installment shares.....	785,747 49	Loans made on shares.....	72,884 33
Prepaid shares.....	115,819 74	Real-estate first mortgages.....	186,703 66
Deposit shares.....	313,061 18	Bonds.....	51,486 02
Full-paid shares.....	651,985 42	Installment shares withdrawn.....	586,249 01
Rural credit full-paid shares.....	70,547 00	Prepaid shares withdrawn.....	15,465 15
Loans on real estate paid off.....	656,896 00	Deposit shares withdrawn.....	308,534 10
Loans on shares paid off.....	65,026 74	Full-paid shares withdrawn.....	385,564 15
Real-estate first mortgages.....	359,787 99	Rul. cr. full-pd. shares withdrawn.....	104,655 00
Bonds.....	37,617 90	Shares matured and paid.....	186,227 24
Interest.....	279,621 26	Dividend paid on full-paid shares.....	99,315 09
Insurance and taxes repaid.....	5,634 19	Div. paid, full-paid rul. cr. shares.....	12,887 63
Real estate sold.....	18,342 89	Dividend paid, permanent stock.....	13,458 34
From all other sources.....	89,278 45	Real estate purchased.....	8,685 56
Total.....	\$3,567,818 39	Ins. and taxes paid for borrowers.....	2,342 82
		Salaries.....	19,879 91
		Taxes paid, personal.....	1,630 74
		Printing, supplies, advertising.....	6,881 69
		Office and other expense items.....	6,494 72
		Due borrowers.....	1,636 57
		All other disbursements.....	278,550 33
		Cash on hand Dec. 31, 1920.....	106,626 40
		Total.....	\$3,567,818 39

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$2,033,368 00	\$1,048,907 00	\$656,396 00	\$2,425,879 09
On shares.....	54,911 24	72,884 33	65,026 74	62,768 83
Other securities.....	324,864 38	248,434 49	359,787 99	213,510 88
Totals.....	\$2,413,143 62	\$1,370,225 82	\$1,081,210 73	\$2,702,158 71

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	33,438	25,950	18,069	1,492		39,827
Prepaid.....	1,811	1,440	157	339		2,755
Deposit.....	1,477	450	134			1,743
Full-paid.....	17,013	6,522	3,854			19,681
Permanent.....	1,500	500				2,000
Rural credit, full-paid.....	2,722	705	1,056			2,371
Totals.....	57,961	35,567	23,320	1,831		68,377

Par value of shares.....	\$100 00	Rate of interest on loans.....	8½%
Average real-estate loan.....	\$1,231 00	Rate of div. cr. inst. shares, 1920.....	6%
Average stock loan.....	\$241 00	Rate of div. cr. inst. shares, ru. cr., 1920, 7¼%	
Number of members.....	10,921	Rate of div. paid full-paid shares, 1920.....	6%
Number of borrowers.....	2,137	Rate of div. pd. full-pd. shares, ru. cr., 1920, 5%	
		Rate of div. paid permanent stock, 1920, 8½%	
		Ratio of expense to gross profits.....	13¼%

The Kansas Reserve Building and Loan Association, Topeka, Kan.

A local association organized under the laws of Kansas, March, 1919.
Authorized capital, \$10,000,000; charter expires March, 1969. President,
WALTER E. WILSON; Secretary, CHAS. E. ELDRIDGE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$20,075 61	Installment shares.....	\$91,579 23
Loans to members on real estate (nonnegotiable notes).....	233,608 42	Thrift loan.....	10,804 11
Loans on shares.....	6,945 10	Prepaid shares.....	24,531 39
Bonds.....	150 00	Deposit shares.....	2,671 80
Furniture and fixtures.....	2,016 95	Full-paid shares.....	81,650 00
Ins. and taxes paid for borrowers,	284 25	Permanent stock.....	47,250 00
All other assets.....	94 31	Contingent fund.....	188 06
		Undivided profits.....	4,500 00
Total.....	\$263,174 64	Total.....	\$263,174 64

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$5,400 66	Loans made on real estate.....	\$173,025 00
Installment shares.....	78,822 55	Loans made on shares.....	11,817 19
Thrift loan.....	9,688 07	Installment shares withdrawn.....	11,308 13
Prepaid shares.....	8,853 10	Thrift loan.....	1,637 96
Deposit shares.....	4,595 50	Prepaid shares withdrawn.....	2,790 39
Full-paid shares.....	90,550 00	Deposit shares withdrawn.....	3,543 52
Loans on real estate paid off.....	39,591 58	Full-paid shares withdrawn.....	23,525 00
Loans on shares paid off.....	5,194 09	Dividend paid on full-paid shares,	1,560 62
Shares in other associations.....	500 00	Dividend paid on deposit shares,	29 58
Bonds.....	500 00	Dividend paid, permanent stock,	2,958 00
Interest.....	15,438 93	Ins. and taxes paid for borrowers,	305 69
Fines and fees.....	4,167 82	Salaries.....	6,378 06
Insurance and taxes repaid.....	21 44	Printing, supplies, advertising.....	210 00
Borrowed money.....	19,000 00	Office and other expense items.....	1,040 15
Profits on withdrawals.....	85 73	Borrowed money repaid.....	32,000 00
Permanent stock.....	10,675 00	All other disbursements.....	879 57
Total.....	\$293,084 47	Cash on hand Dec. 31, 1920.....	20,075 61
		Total.....	\$293,084 47

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$100,175 00	\$173,025 00	\$39,591 58	\$233,608 42
On shares.....	322 00	11,817 19	5,194 09	6,945 10
Other securities.....	1,150 00		1,000 00	150 00
Totals.....	\$101,647 00	\$184,842 19	\$45,785 67	\$240,703 52

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	6,433	8,260	1,903			12,710
Thrift loan.....	1,006	1,729	399			2,336
Prepaid.....	207	105	37			275
Deposit.....	15	45	34			26
Full-paid.....	146	905	235			816
Permanent.....	267	181				448
Totals.....	8,051	11,225	2,608			16,611

Par value of shares.....	\$100 00	Rate of interest on loans.....	9%
Average real-estate loan.....	\$2,013 90	Rate of div. cr. inst. shares, 1920.....	6%
Average stock loan.....	\$110 24	Rate of div. thrift loan, 1920.....	9%
Entrance fee on thrift stock, first monthly payment.....		Rate of div. paid full-paid shares, 1920.....	6%
Number of members.....	1,160	Rate of div. paid permanent stock, 1920.....	6%
Number of borrowers.....	179	Ratio of expense to gross profits.....	37.3%

The Shawnee Building and Loan Association, Topeka, Kan.

A local association organized under the laws of Kansas, March, 1885. Authorized capital, \$6,000,000; charter expires March 30, 1935. President, H. F. GUTHRIE; Secretary, V. P. HILLHOUSE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$29,177 12	Installment shares.....	\$995,340 34
Loans to members on real estate (nonnegotiable notes).....	781,115 06	Prepaid shares.....	6,825 33
Loans on shares.....	89,196 27	Deposit shares.....	31,974 49
Real-estate first mortgages.....	185,709 72	Full-paid shares.....	199,000 00
Shares in other associations.....	10,000 00	Due borrowers.....	766 49
Bonds.....	85,726 11	Contingent fund.....	2,816 05
Real estate owned.....	8,071 84	Undivided profits.....	7,164 57
Due on real estate sold, contract, Furniture and fixtures.....	49,821 65	All other liabilities.....	2,963 92
Ins. and taxes paid for borrowers, Sundry personal accounts.....	1,150 00		
All other assets.....	6,201 15		
	555 03		
	127 24		
Total.....	\$1,246,851 19	Total.....	\$1,246,851 19

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$97,461 36	Loans made on real estate.....	\$400,850 51
Installment shares.....	244,333 41	Loans made on shares.....	93,605 52
Deposit shares.....	34,129 96	Real-estate first mortgages.....	56,800 00
Full-paid shares.....	49,400 00	Bonds.....	2,050 00
Loans on real estate paid off.....	278,236 83	Installment shares withdrawn.....	47,370 48
Loans on shares paid off.....	74,060 68	Deposit shares withdrawn.....	36,191 09
Real-estate first mortgages.....	27,955 00	Full-paid shares withdrawn.....	73,050 00
Bonds.....	250 00	Shares matured and paid.....	148,100 00
Interest.....	89,259 93	Dividend paid on full-paid shares, Real estate purchased.....	10,330 59
Fines and fees.....	59 63	Ins. and taxes paid for borrowers, Salaries.....	7,942 96
Insurance and taxes repaid.....	4,353 51	Taxes paid, personal.....	2,515 12
Real estate sold.....	29,878 43	Repairs, insurance, taxes on real estate owned.....	8,033 00
Rents received.....	1,268 00	Printing, supplies, advertising.....	482 96
Sundry personal accounts.....	1,293 06	Office and other expense items.....	1,987 31
Due borrowers.....	56,196 32	Due borrowers.....	1,341 02
Profits on withdrawals.....	3,755 65	All other disbursements.....	3,193 89
From all other sources.....	19,097 85	Cash on hand Dec. 31, 1920.....	57,649 78
			30,318 27
			29,177 12
Total.....	\$1,010,989 62	Total.....	\$1,010,989 62

EXHIBIT OF LOANS FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$815,366 10	\$457,650 51	\$306,191 83	\$966,824 78
On shares.....	69,651 43	93,605 52	74,060 68	89,196 27
Other securities.....	93,926 11	2,050 00	250 00	95,726 11
Totals.....	\$978,943 64	\$553,306 03	\$380,502 51	\$1,151,747 16

EXHIBIT OF STOCK FOR YEAR 1920.		In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	16,270½	5,722	2,620	740½			18,632
Prepaid.....	38½						38½
Deposit.....	219½	100	101				218½
Full-paid.....	1,113½	247	365¼				995
Totals.....	17,641¾	6,069	3,086¼	740½			19,884

Par value of shares.....	\$200 00	Dues per share (per month).....	10c to \$5 10
Average real-estate loan.....	\$1,236 00	Rate of interest on loans.....	6 to 9%
Average stock loan.....	\$803 00	Rate of div. cr. inst. shares, 1920.....	8%
Number of members.....	2,496	Rate of div. paid full-paid shares, 1920, 4 to 5%	8%
Number of borrowers.....	829	Ratio of expense to gross profits.....	14.77%
Number of building loans made.....	1		

The Sumner County Building and Loan Association, Wellington, Kan.

A local association organized under the laws of Kansas, January, 1901.
Authorized capital, \$500,000; charter expires January, 1951. President,
W. H. SCHULTE; Secretary, IVAN D. ROGERS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$1,283 23	Installment shares.....	\$71,483 17
Loans to members on real estate (nonnegotiable notes).....	171,115 00	Prepaid shares.....	4,133 56
Loans to nonmembers on real estate (nonnegotiable notes)....	2,800 00	Full-paid shares.....	67,375 00
Furniture and fixtures.....	307 75	Permanent stock.....	4,000 00
Ins. and taxes paid for borrowers,	654 08	Due borrowers.....	402 66
Sundry personal accounts.....	19 00	Bills payable—borrowed money,	24,000 00
All other assets.....	500 00	Contingent fund.....	2,500 00
		Undivided profits.....	2,178 99
		All other liabilities.....	605 68
Total.....	<u>\$176,679 06</u>	Total.....	<u>\$176,679 06</u>

RECEIPTS.		DISBURSEMENTS.	
Installment shares.....	\$20,547 13	Loans made on real estate.....	\$53,025 00
Prepaid shares.....	172 20	Installment shares withdrawn....	6,165 44
Full-paid shares.....	23,950 00	Prepaid shares withdrawn.....	548 19
Loans on real estate paid off....	28,475 00	Full-paid shares withdrawn.....	23,525 00
Interest.....	16,553 81	Shares matured and paid.....	5,500 00
Fines and fees.....	134 45	Dividend paid on full-paid shares,	4,217 13
Insurance and taxes repaid.....	340 37	Dividend paid, permanent stock,	480 00
Sundry personal accounts.....	263 70	Ins. and taxes paid for borrowers,	542 67
Due borrowers.....	1,586 56	Salaries.....	1,080 00
Borrowed money.....	26,500 00	Taxes paid, personal.....	183 36
Profits on withdrawals.....	111 28	Printing, supplies, advertising....	43 50
From all other sources.....	5,877 04	Office and other expense items....	200 47
Total.....	<u>\$124,511 54</u>	Due borrowers.....	1,459 70
		Borrowed money repaid.....	18,000 00
		All other disbursements.....	8,257 85
		Cash on hand Dec. 31, 1920.....	1,283 23
		Total.....	<u>\$124,511 54</u>

EXHIBIT OF LOANS FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>		
On real estate.....	\$149,365 00	\$53,025 00	\$28,400 00	\$173,915 00		
EXHIBIT OF STOCK FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	2,343	801	167	55		2,922
Prepaid.....	164		25			139
Full-paid.....	669½	239½	235¼			673¾
Permanent.....	40					40
Totals.....	3,216½	1,040½	427¼	55		3,774¾

Par value of shares.....	\$100 00	Dues per share (per month).....	10c and 60c
Average real-estate loan.....	\$604 00	Rate of interest on loans.....	10%
Number of members.....	288	Rate of div. cr. inst. shares, 1920.....	12%
Number of borrowers.....	199	Rate of div. paid full-paid shares, 1920,	6%
Number of building loans made....	2	Rate of div. pd. permanent stock, 1920,	12%
		Ratio of expense to gross profits.....	9%

The American Building and Loan Association, Wichita, Kan.

A local association organized under the laws of Kansas, May 18, 1901. Authorized capital, \$5,000,000; charter expires May 18, 1951. President, W. S. GRANT; Secretary, JOHN F. KNOBLAUCH.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$33,283 96	Installment shares.....	\$972,298 25
Cash on hand—certificates of deposit.....	10,000 00	Full-paid shares.....	62,500 00
Loans to members on real estate (nonnegotiable notes).....	850,204 67	Due borrowers.....	2,360 86
Loans on shares.....	52,954 03	Contingent fund.....	2,566 26
Real-estate first mortgages.....	56,400 00	Undivided profits.....	35,619 32
Bonds.....	57,900 00	All other liabilities.....	1,717 50
Real estate owned.....	14,506 27		
Furniture and fixtures.....	1,751 68	Total.....	<u>\$1,077,062 19</u>
Ins. and taxes paid for borrowers.....	61 58		
Total.....	<u>\$1,077,062 19</u>		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$81,884 44	Loans made on real estate.....	\$405,475 00
Installment shares.....	365,033 90	Loans made on shares.....	72,999 00
Full-paid shares.....	52,000 00	Real-estate first mortgages.....	25,000 00
Loans on real estate paid off.....	163,670 33	Installment shares withdrawn.....	188,175 94
Loans on shares paid off.....	56,426 00	Full-paid shares withdrawn.....	3,500 00
Real estate first mortgages.....	14,000 00	Shares matured and paid.....	64,013 43
Bonds.....	5,500 00	Dividend paid on full-paid shares.....	375 00
Interest.....	71,230 74	Ins. and taxes paid for borrowers.....	38 17
Insurance and taxes repaid.....	19 74	Salaries.....	3,971 33
Real estate sold.....	4,774 40	Taxes paid, personal.....	61 20
Rents received.....	1,001 00	Repairs, insurance, taxes on real estate owned.....	1,738 79
Due borrowers.....	17,863 73	Printing, supplies, advertising.....	638 90
From all other sources.....	260 60	Office and other expense items.....	1,745 00
Total.....	<u>\$833,669 88</u>	Due borrowers.....	19,012 07
		All other disbursements.....	3,642 09
		Cash on hand Dec. 31, 1920.....	43,283 96
		Total.....	<u>\$833,669 88</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>		
On real estate.....		\$608,400 00	\$405,475 00	\$163,670 33	\$850,204 67		
On shares.....		36,381 03	72,999 00	56,426 00	52,954 03		
Other securities.....		45,400 00	25,000 00	14,000 00	56,400 00		
Totals.....		\$690,181 03	\$503,474 00	\$234,096 33	\$959,558 70		
EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....		6,644	3,497	1,759	128		8,254
Full-paid.....		28	104	7			125
Totals.....		6,672	3,601	1,766	128		8,379
Par value of shares.....	\$500 00	Dues per share (per week).....					\$1 00
Average real-estate loan.....	\$1,916 10	Rate of interest on loans 18c per week per \$100					
Average stock loan.....	\$421 74	Rate of div. cr. inst. shares, 1920.....					7½%
Number of members.....	2,433	Rate of div. paid full-paid shares, 1920.....					6%
Number of borrowers.....	549	Ratio of expense to gross profits.....					12.57%
Number of building loans made.....	197						

The Citizens Building and Loan Association, Wichita, Kan.

A local association organized under the laws of Kansas, January, 1913.
Authorized capital, \$1,000,000; charter expires January, 1963. President,
W. S. HADLEY; Secretary, H. D. BAKER.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$10,560 12	Installment shares.....	\$168,593 91
Loans to members on real estate		Full-paid shares.....	158,100 00
(nonnegotiable notes).....	324,475 00	Contingent fund.....	551 60
Loans on shares.....	3,725 00	Undivided profits.....	11,514 61
Total.....	<u>\$338,760 12</u>	Total.....	<u>\$338,760 12</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$4,199 21	Loans made on real estate.....	\$126,878 88
Installment shares.....	98,451 87	Loans made on shares.....	5,873 00
Full-paid shares.....	91,700 00	Installment shares withdrawn.....	55,639 15
Loans on real estate paid off.....	82,475 00	Full-paid shares withdrawn.....	63,900 00
Loans on shares paid off.....	4,123 00	Shares matured and paid.....	7,284 87
Interest.....	27,913 62	Dividend paid on full-paid shares,	7,584 22
Fines and fees.....	19 87	Salaries.....	3,960 00
Borrowed money.....	16,000 00	Printing, supplies, advertising....	366 15
From all other sources.....	120 00	Office and other expense items....	1,100 00
Total.....	<u>\$325,002 57</u>	Due borrowers.....	421 12
		Borrowed money repaid.....	39,500 00
		All other disbursements.....	1,935 06
		Cash on hand Dec. 31, 1920.....	10,560 12
		Total.....	<u>\$325,002 57</u>

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$279,650 00	\$127,300 00	\$82,475 00	\$324,475 00
On shares.....	1,975 00	5,873 00	4,123 00	3,725 00
Totals.....	<u>\$281,625 00</u>	<u>\$133,173 00</u>	<u>\$86,598 00</u>	<u>\$328,200 00</u>

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	1,340	1,158	578	13		1,907
Full-paid.....	260½	183½	127½			316½
Totals.....	<u>1,600½</u>	<u>1,341½</u>	<u>705½</u>	<u>13</u>		<u>2,223½</u>

Par value of shares.....	\$500 00	Dues per share (per month).....	\$1 00
Average real-estate loan.....	\$1,655 00	Rate of interest on loans.....	9.36%
Average stock loan.....	\$338 00	Rate of div. cr. inst. shares, 1920.....	8%
Entrance fee, per share.....	\$1 00	Rate of div. paid full-paid shares, 1920.....	6%
Number of members.....	401	Ratio of expense to gross profits.....	26.2%
Number of borrowers.....	204		
Number of building loans made....	8		

The Southwest Building and Loan Association, Wichita, Kan.

A local association organized under the laws of Kansas, May, 1916. Authorized capital, \$5,000,000; charter expires April, 1966. President, L. S. NOFTZGER; Secretary, L. W. BAUERLE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$8,299 45	Installment shares.....	\$206,190 28
Loans to members on real estate (nonnegotiable notes).....	508,010 00	Prepaid shares.....	1,960 53
Loans on shares.....	11,203 82	Deposit shares.....	22,154 09
Bonds.....	1,150 00	Full-paid shares.....	265,970 37
Due on real estate sold, contract, Furniture and fixtures.....	17,502 63	Permanent stock.....	15,000 00
Ins. and taxes paid for borrowers, Sundry personal accounts.....	1,414 95	Due borrowers.....	848 04
	670 59	Bills payable—borrowed money, Contingent fund.....	28,500 00
	40 00	Undivided profits.....	755 82
Total.....	\$548,291 44	All other liabilities.....	2,028 72
			5,383 59
		Total.....	\$548,291 44

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$4,386 08	Loans made on real estate.....	\$207,575 00
Installment shares.....	96,898 04	Loans made on shares.....	24,503 82
Deposit shares.....	35,347 90	Installment shares withdrawn.....	30,941 05
Full-paid shares.....	256,115 00	Deposit shares withdrawn.....	29,237 12
Loans on real estate paid off.....	113,035 00	Full-paid shares withdrawn.....	208,890 00
Loans on shares paid off.....	19,690 00	Dividend paid on full-paid shares, Dividend paid, permanent stock, Ins. and taxes paid for borrowers, Salaries.....	15,370 90
Interest.....	43,324 89		800 00
Fines and fees.....	22 50	Taxes paid, personal.....	606 24
Insurance and taxes repaid.....	168 13	Repairs, insurance, taxes on real estate owned.....	5,025 00
Real estate sold.....	9,654 44		175 73
Rents received.....	300 00	Printing, supplies, advertising.....	455 97
Sundry personal accounts.....	4,692 40	Office and other expense items.....	1,451 39
Due borrowers.....	19,908 83	Due borrowers.....	1,627 94
Borrowed money.....	54,000 00	Due borrowers.....	55,456 55
Profits on withdrawals.....	345 93	Borrowed money repaid.....	60,500 00
Total.....	\$657,889 14	All other disbursements.....	6,458 03
		Furniture and fixtures.....	514 95
		Cash on hand Dec. 31, 1920.....	8,299 45
		Total.....	\$657,889 14

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>		
On real estate.....		\$413,470 00	\$207,575 00	\$113,035 00	\$508,010 00		
On shares.....		6,390 00	24,503 82	19,690 00	11,203 82		
Totals.....		\$419,860 00	\$232,078 82	\$132,725 00	\$519,213 82		
EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....		1,644	2,606	652			3,598
Prepaid.....		5					5
Deposit.....		82	140	33			189
Full-paid.....		438	511	352	66		531
Permanent.....		20	10				30
Totals.....		2,189	3,267	1,037	66		4,353

Par value of shares.....	\$100 00 and \$500 00	Dues per share (per month).....	60c to \$5 00
Average real-estate loan.....	\$2,050 00	Rate of interest on loans.....	9%
Average stock loan.....	\$430 00	Rate of div. cr. inst. shares, 1920.....	6 and 8%
Number of members.....	535	Rate of div. paid full-paid shares, 1920.....	6%
Number of borrowers.....	244	Rate of div. paid permanent stock, 1920.....	8%
Number of building loans made.....	114	Ratio of expense to gross profits.....	19.9%

The Wichita Perpetual Building and Loan Association, Wichita, Kan.

A local association organized under the laws of Kansas, February, 1893. Authorized capital, \$10,000,000; charter expires February, 1943. President, CHARLES E. POTTS; Secretary, ALVA J. APPLGATE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$53,062 30	Installment shares.....	\$1,421,745 45
Loans to members on real estate (nonnegotiable notes).....	1,171,397 00	Full-paid shares.....	60,500 00
Loans to nonmembers on real estate (nonnegotiable notes)...	149,500 00	Due borrowers.....	63,513 52
Loans on shares.....	100,595 00	Contingent fund.....	3,314 82
Real-estate first mortgages.....	29,700 00	Undivided profits.....	50,410 94
Bonds, Liberty.....	55,000 00	Total.....	<u>\$1,599,484 73</u>
Real estate owned.....	3,108 75		
Real estate owned, office bldg....	32,883 58		
Furniture and fixtures.....	2,931 05		
Ins. and taxes paid for borrowers,	1,307 00		
Sundry personal accounts.....	05		
Total.....	<u>\$1,599,484 73</u>		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$54,616 11	Loans made on real estate.....	\$456,151 00
Installment shares.....	498,155 28	Loans made on shares.....	97,470 00
Full-paid shares.....	60,500 00	Real estate first mortgages.....	2,000 00
Loans on real estate paid off.....	266,774 00	Installment shares withdrawn.....	492,040 65
Loans on shares paid off.....	90,970 00	Shares matured and paid.....	65,243 98
Real-estate first mortgages paid,	38,700 00	Salaries.....	9,104 45
Interest.....	110,935 36	Taxes paid, personal.....	772 51
Fines and fees.....	1,483 93	Repairs, insurance, taxes on real estate owned.....	1,387 19
Insurance and taxes repaid.....	126 28	Printing, supplies, advertising...	521 69
Real estate sold.....	1,665 00	Office and other expense items...	2,048 80
Rents received.....	1,445 00	Due borrowers.....	53,698 41
Sundry personal accounts.....	130 76	All other disbursements.....	1,129 16
Due borrowers.....	109,128 42	Cash on hand Dec. 31, 1920.....	53,062 30
Total.....	<u>\$1,234,630 14</u>	Total.....	<u>\$1,234,630 14</u>

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$982,020 00	\$456,151 00	\$266,774 00	\$1,171,397 00
On shares.....	94,095 00	97,470 00	90,970 00	100,595 00
Other securities.....	270,900 00	2,000 00	38,700 00	234,200 00
Totals.....	<u>\$1,347,015 00</u>	<u>\$555,621 00</u>	<u>\$396,444 00</u>	<u>\$1,506,192 00</u>

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	8,708	4,375	3,079	130	20	9,854
Full-paid.....		109				109
Totals.....	<u>8,708</u>	<u>4,484</u>	<u>3,079</u>	<u>130</u>	<u>20</u>	<u>9,963</u>

Par value of shares.....	\$500 00	Dues per share (per week).....	\$1 00
Average real-estate loan.....	\$2,080 63	Rate of interest:	
Average stock loan.....	\$403 99	Under \$10,000.....	19c per \$100 weekly
Number of members.....	4,225	Over \$10,000.....	16c per \$100 weekly
Number of borrowers.....	812	Straight loans.....	6½% annually
Number of building loans made....	26	Rate of div. cr. inst. shares, 1920.....	7¼%
		Ratio of expense to gross profits.....	11.07%

The City Building and Loan Association, Winfield, Kan.

A local association organized under the laws of Kansas, March 30, 1904.
Authorized capital, \$300,000. President, GEORGE S. JENNINGS; Secretary,
JAMES LORTON.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$11,781 47	Installment shares.....	\$75,820 12
Loans to members on real estate (nonnegotiable notes).....	112,289 75	Due borrowers.....	275 00
Total.....	<u>\$124,071 22</u>	Bills payable—borrowed money,	33,110 00
		Contingent fund.....	224 98
		Undivided profits.....	14,641 12
		Total.....	<u>\$124,071 22</u>

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$5,289 21	Loans made on real estate.....	\$35,751 40
Installment shares.....	21,479 30	Shares matured and paid.....	19,281 00
Loans on real estate paid off.....	10,711 65	Office and other expense items...	222 55
Interest.....	8,328 01	Interest paid.....	1,132 55
Due borrowers.....	50 00	All other disbursements.....	3,900 20
Borrowed money.....	21,110 00	Cash on hand Dec. 31, 1920.....	11,781 47
From all other sources.....	101 00	Total.....	<u>\$72,069 17</u>
Total.....	<u>\$72,069 17</u>		

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$88,150 00	\$35,751 40	\$11,611 65	\$112,289 75

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment.....	1,734	624	.....	199	.....	2,159

Par value of shares.....	\$100 00	Dues per share (per week).....	25c
Average real-estate loan.....	\$1,400 00	Rate of interest on loans.....	8%
Number of members.....	109	Ratio of expense to gross profits.....	3%
Number of borrowers.....	79		

The Walnut Valley Building and Loan Association, Winfield, Kan.

A local association organized under the laws of Kansas, December 14, 1886. Authorized capital, \$300,000; charter expires December 14, 1927. President, J. N. HARTER; Secretary, O. A. HOTT.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$8,843 73	Installment shares.....	\$103,187 84
Loans to members on real estate (nonnegotiable notes).....	99,754 00	Contingent fund.....	347 85
Loans to nonmembers on real estate (nonnegotiable notes)...	7,600 00	Undivided profits.....	15,592 04
Loans on shares.....	2,900 00	Total.....	<u>\$119,127 73</u>
Furniture and fixtures.....	30 00		
Total.....	<u>\$119,127 73</u>		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$6,929 64	Loans made on real estate.....	\$48,350 00
Installment shares.....	37,775 88	Loans made on shares.....	2,265 00
Loans on real estate paid off.....	27,421 00	Installment shares withdrawn....	3,579 86
Loans on shares paid off.....	1,300 00	Shares matured and paid.....	13,327 00
Pass book account.....	22 40	Salaries.....	720 00
Interest.....	8,042 59	Printing, supplies, advertising...	13 50
Total.....	<u>\$81,491 51</u>	Office and other expense items....	83 40
		Profits on canceled stock.....	4,309 02
		Cash on hand Dec. 31, 1920.....	8,843 73
		Total.....	<u>\$81,491 51</u>

EXHIBIT OF LOANS FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$86,425 00		\$48,350 00	\$27,421 00	\$107,354 00
On shares.....	1,935 00		2,265 00	1,300 00	2,900 00
Totals.....	\$88,360 00		\$50,615 00	\$28,721 00	\$110,254 00

EXHIBIT OF STOCK FOR YEAR 1920.		<i>In force Jan. 1.</i>	<i>Shares issued.</i>	<i>Shares withdrawn.</i>	<i>Shares matured.</i>	<i>Shares canceled.</i>	<i>In force Dec. 31.</i>
Installment.....	2,438	988	197	170	.....		3,059
Par value of shares.....	\$100 00				Dues per share (per year).....		\$13
Average real-estate loan.....	\$986 00				Rate of interest on loans.....		8%
Average stock loan.....	\$195 00				Ratio of expense to gross profits.....		11%
Number of members.....	211						
Number of borrowers.....	85						
Number of building loans made....	85						

The Railroad Building, Loan and Savings Association, Newton, Kan.

A national association organized under the laws of Kansas, May 1, 1896.
Authorized capital, \$20,000,000; charter expires May 1, 1926. President,
W. R. MUNROE; Secretary, P. M. HOISINGTON.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$4,464 42	Installment shares.....	\$2,871,895 44
Loans to members on real estate (nonnegotiable notes).....	4,193,231 02	Prepaid shares.....	8,684 82
Loans on shares.....	98,198 84	Full-paid shares.....	1,153,874 00
Real-estate first mortgages.....	46,596 72	Due borrowers.....	4,700 00
Real estate owned.....	3,454 17	Bills payable—borrowed money.....	200,900 00
Real estate owned, office bldg.....	30,000 00	Contingent fund.....	46,823 29
Due on real estate sold, contract.....	50,308 10	Undivided profits.....	160,583 69
Furniture and fixtures.....	2,427 55	All other liabilities.....	13,475 24
Ins. and taxes paid for borrowers.....	2,619 09		
Sundry personal accounts.....	123 44	Total.....	\$4,460,936 48
All other assets.....	29,513 13		
Total.....	\$4,460,936 48		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$15,121 01	Loans made on real estate.....	\$1,334,686 57
Installment shares.....	717,217 83	Loans made on shares.....	77,108 03
Full-paid shares.....	480 250 00	Installment shares withdrawn.....	75,218 24
Loans on real estate paid off.....	660,521 20	Full-paid shares withdrawn.....	270,500 00
Loans on shares paid off.....	56,022 40	Shares matured and paid.....	429,871 29
Real-estate first mortgages.....	11,117 00	Dividend paid on full-paid shares.....	57,980 85
Interest.....	403,204 45	Real estate purchased.....	5,417 15
Fines and fees.....	25,246 18	Ins. and taxes paid for borrowers.....	2,162 81
Insurance and taxes repaid.....	1,436 05	Salaries.....	33,856 56
Real estate sold.....	18,000 00	Taxes paid, personal.....	5,162 10
Rents received.....	6,902 88	Repairs, insurance, taxes on real estate owned.....	1,986 05
Sundry personal accounts.....	626 75	Printing, supplies, advertising.....	2,411 17
Due borrowers.....	65,551 07	Office and other expense items.....	24,013 67
Borrowed money.....	974,495 54	Due borrowers.....	71,692 65
Profits on withdrawals.....	5,422 32	Borrowed money repaid.....	994,825 54
From all other sources.....	16,660 03	All other disbursements.....	66,237 61
Total.....	\$3,457,794 71	Cash on hand Dec. 31, 1920.....	4,464 42
		Total.....	\$3,457,794 71

EXHIBIT OF LOANS FOR YEAR 1920.	<i>In force Jan. 1.</i>	<i>Made.</i>	<i>Paid off.</i>	<i>In force Dec. 31.</i>
On real estate.....	\$3,569,373 75	\$1,334,686 57	\$660,521 20	\$4,243,539 12
On shares.....	77,113 21	77,108 03	56,022 40	98,198 84
Other securities.....	57,713 72	.....	11,117 00	46,596 72
Totals.....	\$3,704,200 68	\$1,411,794 60	\$727,660 60	\$4,388,334 68

EXHIBIT OF STOCK FOR YEAR 1920.	<i>In force</i> Jan. 1.	<i>Shares</i> issued.	<i>Shares</i> withdrawn.	<i>Shares</i> matured.	<i>Shares</i> canceled.	<i>In force</i> Dec. 31.
Installment.....	82,322	27,894	5,434	4,408	3,311	97,063
Prepaid.....	115½			19		96½
Full-paid.....	9,441¼	4,802½	2,705			11,538¾
Totals.....	91,878¾	32,696½	8,139	4,427	3,311	108,698¾

Par value of shares.....	\$100 00	Dues per share (per month).....	60c and \$1 00
Average real-estate loan.....	\$1,317 38	Rate of interest on loans.....	10%
Average stock loan.....	\$262 55	Rate of div. cr. ins. shares, 1920.....	8 and 10%
Entrance fee, per share.....	\$0 50	Rate of div. paid full-paid shares, 1920.....	6%
Number of members.....	7,978	Ratio of expense to gross profits.....	16.7%
Number of borrowers.....	3,581		
Number of building loans made....	678		

The Ætna Building and Loan Association, Topeka, Kan.

A national association organized under the laws of Kansas, December 18, 1891. Authorized capital, \$40,000,000; charter expires June 30, 1924. President, JOHN S. DOWNES; Secretary, F. J. FUNK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

ASSETS.		LIABILITIES.	
Cash on hand.....	\$91,325 63	Installment shares.....	\$7,318,745 36
Cash on hand—certificates of deposit.....	72,500 00	Prepaid shares.....	692 561 87
Loans to members on real estate (nonnegotiable notes).....	7,180,743 19	Full-paid shares.....	75 00
Loans on shares.....	174,037 04	Due borrowers.....	3,100 00
Real-estate first mortgages.....	303,100 00	Contingent fund.....	229,829 27
Shares in other associations.....	3,750 00	Undivided profits.....	53,204 30
Bonds.....	174,924 00	Accounts payable.....	10,707 42
Real estate owned.....	49,771 12	Total.....	<u>\$8,308,223 22</u>
Real estate owned, office bldg.....	40,000 00		
Due on real estate sold, contract, Furniture and fixtures.....	160,492 41		
Ins. and taxes paid for borrowers, Sundry personal accounts.....	3,000 00		
Court costs.....	51,307 81		
	2,501 59		
	770 43		
Total.....	<u>\$8,308,223 22</u>		

RECEIPTS.		DISBURSEMENTS.	
Cash on hand Jan. 1, 1920.....	\$86,176 35	Loans made on real estate.....	\$2,120,528 56
Installment and prepaid shares.....	1,873,200 39	Loans made on shares.....	152,252 14
Real estate sold on contract.....	63,958 85	Real-estate first mortgages.....	23,000 00
Loans on real estate paid off.....	1,239,672 16	Bonds.....	89 29
Loans on shares paid off.....	90,134 16	Installment and prepaid shares withdrawn.....	1,706,238 82
Real-estate first mortgages.....	54,380 60	Full-paid shares withdrawn.....	1,175 00
Shares in other associations.....	51,250 00	Div. paid on withdrawn stock.....	23,864 57
Bonds.....	152,430 25	Real estate purchased.....	89,931 44
Interest.....	738,284 89	Ins. and taxes paid for borrowers, Salaries of officers and directors.....	27,113 73
Fines and fees.....	50,268 66	Taxes paid, personal.....	26,500 00
Insurance and taxes repaid.....	29,821 38	Repairs, insurance, taxes on real estate owned.....	1,771 58
Real estate sold.....	88,985 29	Printing, supplies, advertising.....	7,699 92
Rents received.....	8,163 19	Office and other expense items.....	2,693 44
Sundry personal accounts.....	48,343 70	Due borrowers.....	135,214 23
Due borrowers.....	32,350 00	Personal accounts.....	117,722 50
Profits on withdrawals.....	27,874 71	Losses charged to reserve fund.....	44,812 52
From all other sources.....	15,795 09	All other disbursements.....	5,999 55
Total.....	<u>\$4,651,089 67</u>	Cash on hand Dec. 31, 1920.....	656 75
		Total.....	<u>\$4,651,089 67</u>

EXHIBIT OF LOANS FOR YEAR 1920.	In force Jan. 1.	Made.	Paid off.	In force Dec. 31.
On real estate.....	\$6,299,886 79	\$2,120,528 56	\$1,239,672 16	\$7,180,743 19
On shares.....	111,919 06	152,252 14	90,134 16	174,037 04
Other securities.....	716,745 56	23,089 29	258,060 85	481,774 00
Totals.....	<u>\$7,128,551 41</u>	<u>\$2,295,869 99</u>	<u>\$1,587,867 17</u>	<u>\$7,836,554 23</u>

EXHIBIT OF STOCK FOR YEAR 1920.	In force Jan. 1.	Shares issued.	Shares withdrawn.	Shares matured.	Shares canceled.	In force Dec. 31.
Installment and prepaid.....	45,763.7	17,626.5			8,569	54,821.2
Full-paid.....	2.5				2.2	.3
Totals.....	<u>45,766.2</u>	<u>17,626.5</u>			<u>8,571.2</u>	<u>54,821.5</u>

Par value of shares.....	\$500 00	Dues per share (per month).....	\$2.50, \$4, \$5
Average real-estate loan.....	\$1,437 97	Rate of interest on loans.....	10%
Average stock loan.....	\$465 34	Rate of div. cr. inst. shares, 1920.....	9%
Entrance fee, per share.....	\$2 50	Ratio of expense to gross profits... 18.18 + %	
Number of members.....	21,120		
Number of borrowers.....	5,348		
Number of building loans made....	340		

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